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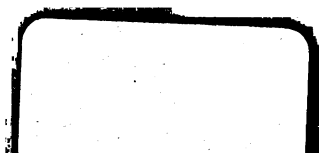
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1. The first part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are listed below each name. The list includes the names of the members of the committee, the names of the members of the sub-committee, and the names of the members of the advisory committee. The addresses are listed in the same order as the names.

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CR

MODERN LETTER WRITING

*A complete course in business
and social correspondence with
numerous script-form illustrations.*

*Arranged especially for use in
public and private commercial
schools and for home instruction.*



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P R E F A C E

TO write a letter in proper form, to punctuate and capitalize correctly, to use the best language, to write clearly and concisely — this is no mean art. It is, however, an accomplishment which can be acquired, not one possessed by a "born few." We, therefore, recommend to all a thorough study of this important subject.

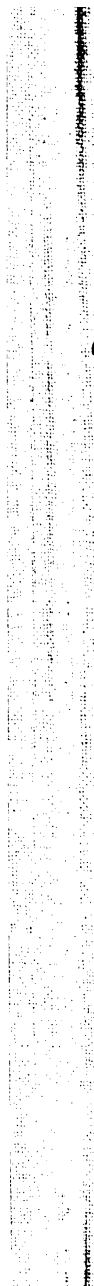
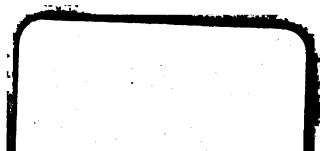
In presenting "Modern Letter Writing" to teachers and students of business correspondence, we are offering them the result of years of experience in teaching this subject. The work laid out in this book is practically that which we have given to our students and tested by class drills, and we are confident can be used to advantage by all who need instruction in letter writing. We believe teachers will find the lessons practical and we are sure that students will find the work interesting as well as profitable.

We have adopted a standard model for a business letter, the one which is generally used in business, and we have adhered to it throughout the course, believing it better to give the student definite instruction regarding one approved form, rather than to present a variety of forms from which he is left to choose for himself.

In punctuation and capitalization, we give the generally accepted rules, confining ourselves to their uses in correspondence.

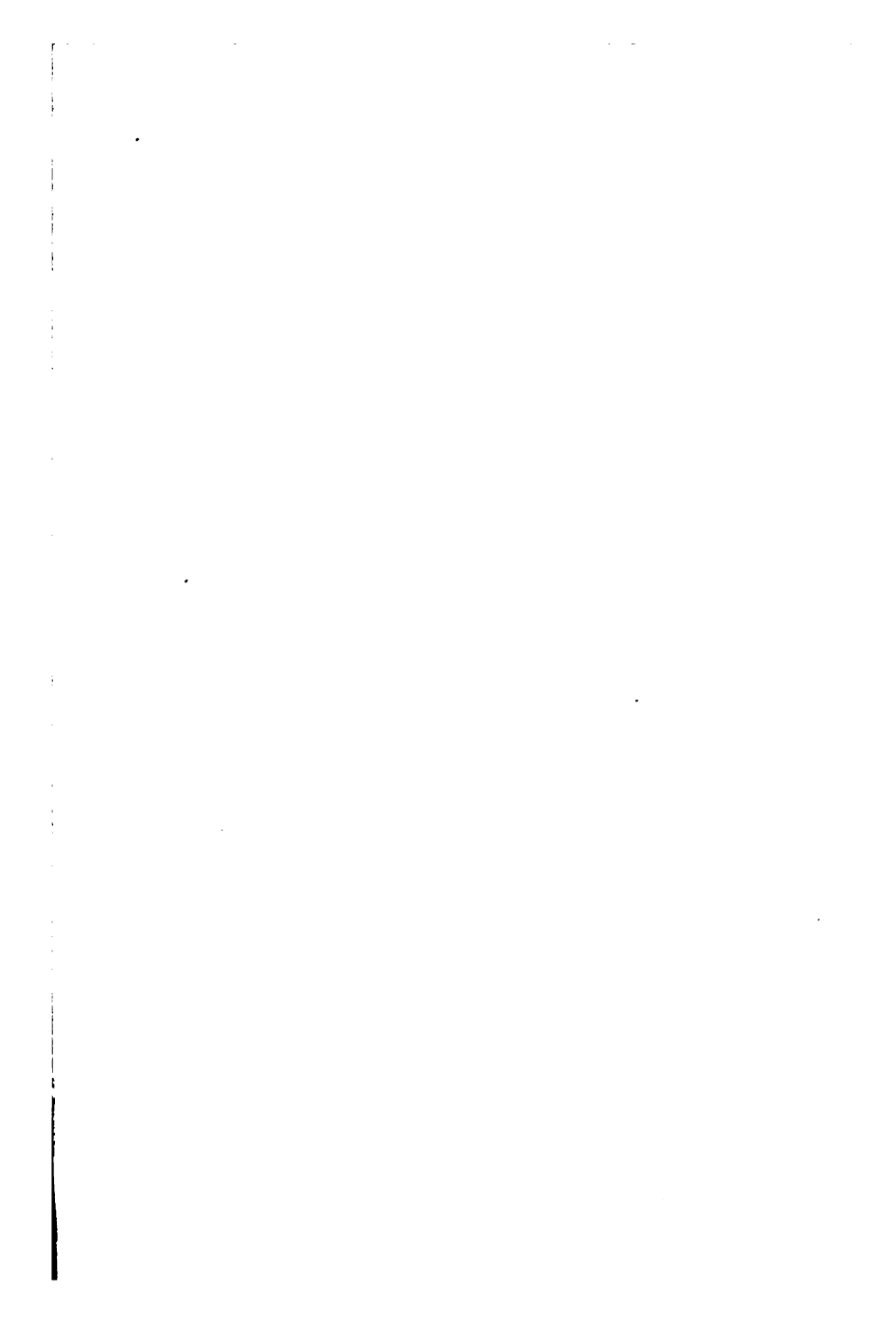
We add, in the back part of this book, some hints to stenographers regarding typewritten correspondence and, elsewhere, some models of business papers for the benefit of shorthand students who will study this book in preparation for positions as amanuenses and general office assistant.

We believe that these lessons, which have been prepared especially for our own students, will be of value to others and they will be welcomed by business teachers who seek a practical course in this important branch of business training.



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LETTERS

1. A **LETTER** is a written or printed message — a talk upon paper — addressed to some person or persons.

2. Letters are divided into four classes: 1. *Business*; 2. *Official*; 3. *Social*; 4. *Public*.

3. A **Business Letter** is a written communication from or to an individual, firm, or corporation on matters pertaining to business. In this class are included letters of merchants, manufacturers, bankers, brokers, professional men, and others, bearing upon the writer's commercial, financial, or professional relations to other people. It has been well said that the form of a business letter is best when it most clearly and quickly answers three questions: 1. What is the writer's name? 2. Where does he live? 3. What does he want?

4. An **Official Letter** is one written by or to a public official on matters regarding his office. In this class are embraced the letters written by the various officers of a city, state, or nation in their official capacity.

5. A **Social Letter** is one prompted by affection, friendship, or courtesy. In this class are the "home" or family letters, invitations, acceptances, regrets, letters of introduction, congratulation, etc.

6. **Public Letters** are letters intended for publication and addressed to a newspaper, magazine, or person, relating to subjects of general interest. In this class are letters of public men

LETTER WRITING

MODEL FORM FOR BUSINESS LETTER

Albany, N. Y. June 4, 1903.
HEADING

Mason & Co.
ADDRESS
Newport, R. I.

Gentlemen, Your letter etc.
SALUTATION BODY

MARGIN

PARAGRAPH

BODY

COMPLIMENTARY CLOSE
Yours respectfully.
James L. Gillespie
SIGNATURE

expressing their views on some particular subject. Also, the so-called "open letters" written by a person who questions, criticises, or approves the acts or statements of some prominent man or publication.

PARTS OF A LETTER

7. A letter is composed of six parts.

1. Heading	Albany, N. Y., June 1, 1903.
2. Address	Mason & Co., Newport, R. I.
3. Salutation	Gentlemen, —
4. Body	Your letter, etc.
5. Complimentary closing	Yours respectfully,
6. Signature	James L. Gillespie.

To show each part of a letter in its proper position, a diagram of a business letter is given on the preceding page.

MATERIALS

8. **Paper.** — Provide yourself with paper of good quality. The sizes commonly used in business are note paper, 5 by 8 inches, and letter paper, 8 by 10 inches. For social purposes there are so many sizes and styles that there is no standard.

9. **Envelopes.** — The envelope used should correspond with the paper in color and style.

10. **Pens.** — Always use a good pen.

11. **Ink.** — Use only good black ink.

HEADING

12. The **Heading** of a letter includes the place and date. It should furnish the person addressed the information needed in directing the envelope for his reply. The heading in business

letters is usually written on one line, but may occupy two lines if necessary. It should begin about the middle of the first ruled line or, on unruled paper, halfway across the sheet and about two inches from the top.

The following is the form for a one-line heading:

Model 1

Richmond, Va. June 10, 1903.

When street and number are given, they should precede the name of the city or town on a separate line; as,—

Model 2

*816 Emerson Ave.,
Denver, Colo., Mar. 1, 1903.*

When writing from a small place, it is advisable to give the name of the county; as,—

Model 3

*Loudonville, Albany Co., N. Y.,
Sept. 28, 1903.*

Headings may also contain the names of schools, colleges, public institutions, departments of city, state, or national government, etc.

When more than one line is used for the heading, care should be taken to make the proper division. In order to do this, the headings given above should be carefully studied.

13. **Punctuation.** — Place a period after each abbreviation and at the end of the heading. Use commas to separate the parts of the heading and to denote omission of words. For example, the heading *Albany, N. Y., June 8, 1903*, written in full, would read, This letter was written at Albany in the State of New York on June 8 in the year 1903. In writing the date, do not use *st*, *d*, *nd*, or *th* after the figures indicating the day of the month. Write, "July 4, 1903," not "July 4th, 1903."

14. **Capitalization.** — Each word of the heading should begin with a capital letter.

ADDRESS

15. The **Address** should give the name of the person to whom the letter is written, his title, and his place of business or residence. The address is always placed at the beginning of business letters, but usually at the end of letters of an official or social character.

In business letters the name should be written on the first line below the heading and so placed as to leave a margin, on letter paper, of one-half inch at the left of the page. The width of the margin should vary according to the width of the paper.

16. **Titles.** — Some title should precede or follow the name of the individual addressed. The common titles of courtesy are: *Mr.*, *Esq.*, *Miss*, and *Mrs.* Use a professional, literary, or military title if the person addressed is entitled to one; as, *Hon.* Samuel W. Howe. Omit the ordinary titles of courtesy when special titles are used. One exception is made to this rule. When a clergyman's surname only is known, he may be addressed as *Rev. Mr.* Olmstead. Use *Mr.* in preference to *Esq.* in ordinary business letters. *Esq.* may properly be used in addressing a lawyer, a justice, or a person of distinction who has

no professional or literary title. Never use two titles of courtesy ; as, *Mr. Amos King, Esq.* See page 163.

17. **Residence.** — The name of the place and state should follow on first line below the name of person, except when street and number are given. In this case the street and number should be written on the first line below the name of person and should be followed on the next line by the name of place and state. See models on page 7.

18. **Capitalization and Punctuation.** — Each word of the address should begin with a capital letter. Place a period after abbreviations and at the end of address. Use commas to separate the parts and to denote omission of words, as explained regarding the heading. See paragraph 13, page 5.

SALUTATION

19. The **Salutation** is the greeting, the term of respect, politeness, or affection, which follows the address and immediately precedes the body of the letter. It should be written on the first line below the address, and should have the same margin at the left as given the first line of the address.

20. The choice of word or words for the salutation depends upon the relation of the writer to the one addressed. The following are some of the common forms of salutation used in business letters :

Dear Sir,
Gentlemen,
My dear Sir,

Madam,
Dear Madam,
My dear Madam.

Dear Sir for one man and *Gentlemen* for a company are the common salutations for business letters. *Sir* is used in official correspondence and in formal letters. In addressing

a woman, either married or unmarried, use *Madam* or *Dear Madam*. The salutations suitable for social letters are very numerous. A few are:

Dear Friend,
My dear Friend,
Dear Mother,

Dear James,
Dear friend Edgerton,
Dear Mrs. Blaine.

Do not abbreviate any part of the salutation.

21. **Capitalization and Punctuation.** — Use a capital letter to begin the first word of the salutation and all other words used in place of a person's name. Follow the salutation by a comma and a dash.

22. The **Address** and the **Salutation** together form the **Introduction**.

MODELS OF INTRODUCTION

Model 1

Mr. A. C. Wilson,
Columbia, S. C.
Dear Sir, Your letter of the 14th inst.

Model 2

Adams & Mason,
413 Hennepin Ave.,
Minneapolis, Minn.
Gentlemen, Your favor of July 4th.

Model 3

Hon. Wesley J. Browning,
Pres. Board of Education,
Rochester, N. Y.

Dear Sir,-

Model 4

Mrs. James H. Morgate,
New Orleans, La.
Dear Madam, Accept our thanks.

Model 5

Miss Grace R. Chapman,
Madison, Wis.
Dear Madam,-

Model 6

My dear Cousin,-
May I not, etc.

Model 7

Dear friend Arthur,-
When you are.

OFFICIAL INTRODUCTIONS

TO THE PRESIDENT,

Executive Mansion,

Washington, D. C.

MR. PRESIDENT, —

TO THE HONORABLE LEVI P. MORTON,

Vice President of the United States,

Washington, D. C.

SIR, —

TO HIS EXCELLENCY BENJAMIN B. ODELL, JR.,

Governor of the State of New York,

Albany, N. Y.

YOUR EXCELLENCY, —

TO THE HONORABLE JOHN HAY,

Secretary of State,

Washington, D. C.

SIR, —

TO HIS EXCELLENCY JOSEPH H. CHOATE,

Ambassador to Great Britain,

London, Eng.

YOUR EXCELLENCY, —

TO THE HONORABLE JUDGES OF THE COURT OF APPEALS,

Albany, N. Y.

YOUR HONORS, —

BODY OF LETTER

23. The **Body of a Letter** contains the information or message and is the part of greatest importance.

24. **Beginning.** — In pen-written letters, begin the body of the letter immediately following and on the same line with the

salutation, when the address precedes the salutation. If the address is not used, as in social letters, begin the body of the letter on first line below the salutation. — See models, paragraph 22, page 7.

In typewritten letters, begin the body of the letter on the first line below the salutation at the paragraph position, about an inch and one-half from the left edge of the paper. See page 100.

25. **Margin.** — A half-inch margin should be allowed on the left of a sheet of letter paper, eight by ten inches, but none on the right. The margin may be wider or narrower, depending upon the size of the paper. The margin should be of uniform width the full length of the sheet.

Although there is no regular margin on the right side of the page, care should be taken to make the ending of the lines in the body of the letter as uniform as possible.

26. **Paragraphs.** — Each topic or division of a topic should form a paragraph. A paragraph may contain one sentence or several sentences. All paragraphs after the first should begin as far to the right of the marginal line as this line is from the left edge of the paper.

27. **Dividing Words.** — When necessary, words may be divided at the end of a syllable by writing part of the word on one line, followed by a hyphen, and writing the remainder of the word on the next line. Never divide a word of one syllable. Make it a rule not to divide a word if by so doing a syllable of only one or two letters would appear at the end or beginning of a line; for instance, *amount, cloudy, tiny*, should not be divided.

Numbers expressed in figures, especially amounts of money, should not be divided at the end of a line.

Albany, N. Y., Aug. 8, 1903.

Hove & Brown,

Ilion, N. Y.

Gentlemen.- Please send us by
N. Y. C. freight the following:

- 50 Remington Typewriters No. 6,
- 12 Edison Mimeographs,
- 12 Remington Tabulators,
- 12 doz. Paragon Purple Ribbons,
- 6 " " Black "
- 2 " Sheets Stencil Paper,
- 2 " " Carbon "

We trust these goods will be
sent promptly and followed by wire
tracers as we are in immediate need
of the machines.

We will send check on receipt
of the goods.

Yours respectfully,
Ransom, Young & Co.

COMPLIMENTARY CLOSING

28. The **Complimentary Closing** is the phrase of courtesy, respect, or affection which follows the body of the letter.

29. **Position.** — The words used should begin at the middle of the first line below the body of the letter.

30. **Wording.** — The words used in the closing should be in harmony with the salutation and with the body of the letter. If the letter requires a formal salutation, the closing should also be formal; if the salutation is less formal or friendly, use a closing which will convey the same idea. It would be incongruous to begin a letter with "Dear Friend" and close it with "Respectfully yours."

Do not repeat in the complimentary closing the words used in the salutation.

Some of the forms of closing used in business letters are:

Yours respectfully,

Yours truly,

Yours cordially,

Yours sincerely,

Yours very respectfully,

Yours very truly,

Yours fraternally,

Respectfully yours.

These may be varied by transposition of words, or by adding or omitting words.

Such closings as, *Hoping to receive a favorable reply, Thanking you for past favors*, etc., should commence a new paragraph. Such phrases are followed by the words, *I am, I remain, we are*, or *we remain*. These words should form part of the same sentence and be preceded and followed by a comma. See model 4, page 14.

If the last word of a letter is followed by a period and a closing such as, *I remain, Yours respectfully*, be used, the words *I remain* should be written on the same line as the last word.

of the letter, and *Yours respectfully* should be written in the usual position on the following line. See model 5, page 14.

31. **Capitalization and Punctuation.** — The first word of the complimentary closing should begin with a capital ; the last word should be followed by a comma.

SIGNATURE

32. The **Signature** should be written on the first line below and end a little to the right of the complimentary closing.

33. **Write your Name Carefully.** — Any other part of the letter might be determined from the subject-matter, the postmark, etc., but unless the signature is carefully written, it may be illegible. Avoid shading, flourishes, and unusual forms. A period should follow the signature.

In official letters and in letters from officers of companies and corporations, the signature may be followed by the name of the position held by the writer ; as, Walter Morris, V. Pres. ; Norman Adams, Chairman Finance Committee.

34. A woman, when writing to a stranger, should prefix to her signature the title of Miss or Mrs. so that the correspondent may use the proper title in his reply. If not married, the signature should be (Miss) Alice C. Kane or (Miss) A. C. Kane. A married woman should sign Mrs. James J. Lawton, although on legal documents she should sign her own given name ; as, Mary L. Lawton. A widow should sign her given name.

In social letters, a woman, whether married or unmarried, should sign her name without title.

Never use a title with your name except where it is given as a matter of necessary information.

35. The models on the next page show the position of the complimentary closing and the signature.

LETTER WRITING

Model 1

Yours respectfully,
Mason, Wood & Co.

Model 2

Respectfully,
The White-Dodge Co.
Per M.

Model 3

Yours sincerely,
(Miss) Clara E. Patterson.

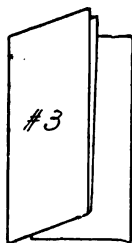
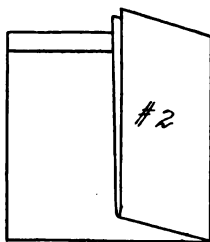
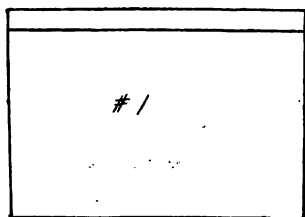
Model 4

Awaiting the favor of an early
reply, I remain,
Yours truly,
James G. Booth.

Model 5

We hope to hear from you soon
in regard to this matter. We remain,
Yours very truly,
A. J. Sexton & Bros.

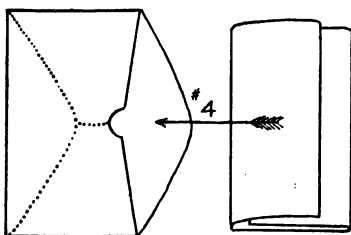
MODELS FOR FOLDING



FOLDING

36. **Letter Paper.** — To fold a sheet of letter size paper to fit an ordinary business envelope, place the sheet before you as when writing; fold from the bottom until the lower edge is about

three-fourths of an inch from the top (No. 1) and press down the fold, being careful to keep the side edges even. Fold over, from the right, about one-third of the width of the sheet (No. 2) and then fold from the left so as to leave the sheet, when folded, a little less in width than the envelope. The sheet should now appear as in No. 3.



37. **Inserting.** — Take the folded letter in the right hand, and the envelope in the left hand with the back up and the opening toward the right. Insert, putting the last folded edge in the envelope first. (No. 4.)

A letter so folded and inserted is removed readily, and, if the envelope is opened properly, the letter will unfold easily and in proper position for reading.

Model
1.

EMERSON & COMPANY,
BANKERS,
WARRENDSBURGH, N. Y.
AFTER 1900 DATE RETURN.

Mr. James D. Ranney,
Wilmington,
N. Y.

Model
2.

Mrs. N. D. Mull.
34 Clinton St.
Personal Oneonta, N. Y.

Model
3.

Messrs. Kummel & Son,
Baltimore,
Md.

Model
4.

Star Motor Co.
Washington,
D. C.

SUPERSCRPTION

38. The **Superscription**, or envelope direction, consists of the name, title, and postoffice address of the person to whom the letter is to be delivered.

39. **Position.** — The name should be placed on the middle of the envelope, leaving an equal margin at the left and at the right, and be equidistant from top and bottom. Write the name of postoffice below name of person, ending a little farther to the right than the name of person. Write the name of state on third line, ending a little farther to right than the name of postoffice. See model 1, page 16.

When a street and number are used, they should be written on line below the name of person; the name of postoffice and state are then written on the third line. See model 2, page 16.

40. **Legibility.** — If the name of state is abbreviated, care should be taken to make the abbreviation legible. The abbreviations of some states are similar, so that unless carefully written one may be mistaken for another. For example, Mo. and Me., N. Y., N. J., and N. H.

41. **Use Street and Number**, or equivalent information, on all letters sent to towns and cities having free delivery.

The lower left corner of the envelope is the proper position for the name of county, or any special instructions; as, Personal, Transient, Please forward, Introducing, etc. See model 2, page 16.

Care should be taken in the arrangement of the envelope direction. See that the writing is straight and the lines parallel. Do not rule the envelope.

42. **Titles.** — Custom seems to require a title in connection with the name on the envelope. These, whether professional or

official titles or titles of courtesy, should be used in the same manner as in the address of the letter. If long, the title may be placed on the line below the name. On the envelope, use the title *Messrs.* for a firm name; as, *Messrs. Smith & Ames, Messrs. Van Wormer & Co., Messrs. Ogden Bros.* See model 3, page 16. Do not write *Messrs.* before the name of corporations; as, *American Express Co., Standard Oil Co.* See model 4, page 16.

43. **City Letters.** — The use of the word *City* instead of the name of city, when letter is to be delivered in the city in which it is mailed, is objectionable. Should the person to whom the letter is intrusted for mailing neglect to do so until he has reached another town or city, as might happen, the letter bearing the direction *City* will be greatly delayed in reaching its destination, possibly would never reach it. Errors in the post-office in sorting the mail would result the same way.

44. Do not use the word *To* before the person's name, nor the abbreviation *No.* nor the character *#* before the street and number. Write *83 North Pearl St.* Omit *P. O.* in giving box number. *Box 416*, not *P. O. Box 416*.

Write name of person on the envelope exactly as the person himself writes his name, even when it contains a peculiar spelling or an unusual division.

45. **Capitals.** — All principal words and all abbreviations should begin with a capital. In the ordinary superscription, every word is capitalized.

46. **Punctuation.** — The punctuation of the superscription is the same as that of the heading and the address. Use a period after each abbreviation and at the end of the superscription. Use a comma to separate parts where a word or words are omitted.

When a title follows the name, a comma is used between the ~~name~~ and the title. When two titles are used, place a comma between them. See models, page 16, for illustration of capitalization and punctuation.

47. **Return Card.** — All business envelopes should have name and address of writer on the upper left corner, so that the letter may be returned to writer in case of nondelivery. There may be a time limit given as *If not delivered in ten days return to* —. The request may be either written or printed. The printed card serves also as an advertisement.

48. **Return of Mail Matter.** — First-class matter will be returned without additional postage when the envelope bears the sender's address. In case of nondelivery of second-class matter the sender is notified by the postmaster and the matter is returned upon receipt of required postage.

THE STAMP

49. **The Stamp.** — The postage on all matter should be fully prepaid by affixing stamp neatly and firmly on the upper right corner of the envelope.

50. If a domestic letter is overweight and bears two cents postage, it will be forwarded and due postage collected from the receiver. When one full rate of two cents has not been prepaid, the letter will not be forwarded. In this case, if the envelope bears the sender's name and address, he is notified; otherwise, the addressee is notified and the letter is held until receipt of the required amount of postage.

51. The models on page 16 show the proper arrangement of the superscription.

52. **Enclosing a Stamp.** — In writing a letter which requires an answer, when the information desired concerns yourself,

courtesy demands the enclosing of a stamp. The best way to enclose a stamp is to take one from the outer row of a sheet of stamps, leaving the gummed margin attached. Stick this margin to the letter sheet. If a stamp with a margin is not at hand, attach one corner of the stamp to the sheet, taking care to moisten a very small surface.

It is even better to enclose a self-addressed stamped envelope, as it will be a constant reminder to your correspondent of your desire for a reply.

53. Copying. — A copy of every business letter should be retained. This can be done by means of a letterpress or carbon copy.

54. Sealing. — Be particular to seal all letters which are to be delivered by mail or messenger.

Letters of introduction and recommendation and notes which are to be delivered personally or by friend should not be sealed.

55. Opening. — The proper way to open letters is to cut the top lengthwise. When so opened, the contents can be easily seen, a second enclosure is not likely to be overlooked, and if properly placed in the envelope, the letter is withdrawn in position for reading.

56. Filing. — It is customary in business to file for future reference letters, invoices, and business communications in general. Many systems are in use, — cabinets, books, etc. When no better method is at hand, you can fold the letters to a uniform size and record on the back the name of the writer, the date of receipt, the date of answer, and briefly the subject-matter as follows :

De Vallant & Co.

Rec'd Apr. 16/03.

Ans. Apr. 16/03.

Enclosing check and order.

57. Postal Cards.—Postal cards are in common use for short messages. The same rules with regard to form should be observed as in writing letters. The direction only is written on the face of the card; the message on the other side. The law prohibits the use of postal cards for dunning or other communications which might reflect injuriously on the addressee.

58. Reply Cards.—For the convenience of persons who desire to prepay postage on return postal card, the government issues a double card. One half of this card is for the original message; the other half for the reply. These double cards must be folded by the sender before mailing. When the "reply" half of the card is used, it should be detached from the other half.

59. Private Mailing Cards.—The law permits the use of private mailing cards of certain sizes. It must be an unfolded piece of cardboard. The form of the card and the quality of paper used in its manufacture must be substantially that of the government card of like size. At the top of the address side of the card must appear the words "Post Card" unobstructed by any other matter. A one-cent stamp must be affixed to the face of the card. The message may be either written or printed.

60. Foreign Mail.—In directing letters to be delivered in a foreign country, more than usual care should be taken to write legibly, and to give the full address of person to whom the letter is written.

Letters for Canada and Cuba should bear the name of the province, and those for Mexico the name of the state, in addition to the name of the country. Do not abbreviate the name of the country.

61. **Registered Mail.** — Letters and packages are registered from and to all offices in the United States. The fee is eight cents in addition to lawful postage. Matter is also registered to most foreign countries. A receipt card which the receiver must sign, and which is returned to the sender, commends this form of transmitting money or articles of value. Letters are sometimes registered in order that the sender may know positively that the one addressed has received the letter. Under certain conditions, and upon giving satisfactory proof, the postoffice department will indemnify the sender of first-class registered matter for loss in the mails, not to exceed twenty-five dollars for any one piece. Registered matter may bear a special delivery stamp in addition to the usual postage and registry fee.

62. **Special Delivery.** — Anyailable matter bearing a ten-cent special delivery stamp in addition to lawful postage is entitled to immediate delivery, within carrier limits, in free delivery cities, or within one mile of other offices.

63. **To Withdraw Mail.** — Upon giving satisfactory proof to the postmaster and filling out necessary blanks, mail matter may be withdrawn by the sender after it has been deposited in the postoffice. If the letter has passed from the mailing office, the delivery may be prevented by having the postmaster telegraph to the office of delivery. If not delivered, the letter will be returned. All expenses must be borne by the sender.

64. **Stamps.** — Postage stamps mutilated or defaced in any way, whether they have been used or not, cannot be used for postage. The postoffice department will not redeem unused stamps nor exchange those of one denomination for another. Stamps cut from stamped envelopes are not redeemable, and are not accepted for payment of postage.

65. Unused Postal Cards. — Under certain conditions, postal cards are redeemable at seventy-five per cent of their face value.

66. Stamped Envelopes and Newspaper Wrappers spoiled by misdirection or otherwise made unfit for use are redeemed at the face value of the stamps by presenting them at the postoffice.

CLASSIFICATION OF MAIL MATTER AND RATES OF POSTAGE

67. First-Class Matter. — Rate of postage is two cents an ounce or fraction thereof. Embraces all matter wholly or partly in writing, whether sealed or unsealed. Plans, written cards, typewritten matter, and carbon or letterpress copies are first-class.

68. Second-Class Matter. — Embraces newspapers and periodicals. When sent from the office of publication, or sent by a news agency to subscribers or other news agents, the rate is one cent per pound or fraction thereof, to be prepaid in cash.

On transient second-class matter (matter sent by other than a publisher or a news agent), the rate of postage is one cent for each four ounces or fractional part thereof, to be fully prepaid by stamps affixed.

69. Third-Class Matter. — The rate of postage is one cent for each two ounces or fractional part thereof, to be fully prepaid by stamps affixed. Embraces books, circulars, photographs, and all printed matter in unsealed wrappers.

70. Fourth-Class Matter. — Rate of postage is one cent an ounce or fraction thereof. Embraces allailable matter not included in the first, second, or third class; as, merchandise, samples, flowers, stationery, paintings, etc. Fourth-class matter must contain no written communication, and must be so wrapped

as to admit of examination. Postage must be fully prepaid, and the package must not exceed four pounds in weight except in case of a single book.

71. **Drop Letters.** — Postage is two cents an ounce or fraction thereof when mailed at letter-carrier postoffices or where letters are to be sent by rural free delivery; and one cent at offices where free delivery by carriers has not been established.

72. **Unmailable Matter.** — Poisons, explosive or inflammable articles, liquors, liquids (except some when packed as provided by regulations), lottery matter, obscene matter, any article exhaling a bad odor or liable to decomposition, or any other articles liable to injure the mails or persons handling them, cannot be transmitted by mail.

73. To Canada, Mexico, Cuba, and the Philippines, the rates of postage are the same as in the United States. Certain matter which conflicts with regulations is unmailable.

74. The rate of postage for letters to foreign countries in the Postal Union is five cents for each half-ounce or fraction thereof. The rate for postal cards is two cents. Consult a Postal Guide at any postoffice for additional information.

TELEGRAMS

75. The writing of telegrams is a branch of composition which requires special practice. In the telegram, omit the salutation and the complimentary closing. Use as few words as possible to make the meaning clear. It is not necessary to adhere to the ordinary rules of composition. Omit "immediately," "without delay," and other words which suggest urgency; that is implied by the telegram itself. It is well for beginners to write the telegram, then cut out needless words and revise. If convenient,

POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH **THE COMMERCIAL CABLE COMPANY.**

CLARENCE H. MACKAY, President.
I. O. STEVENS, Sec'y. WM. H. BAKER, V. P. & G. M.

CLARENCE H. MACKAY, President.
ALBERT BECK, Sec'y. GEO. G. WARD, V. P. & C. M.

TELEGRAM

The Postal Telegraph-Cable Company transmits and delivers this message subject to the terms and conditions printed on the back of this blank.

COUNTER NUMBER 32 <i>Ag</i>	TIME FILED 12 <i>240</i> PM	CHECK 10 <i>PM</i>
--------------------------------	--------------------------------	-----------------------

Send the following message, without repeating, subject to the terms and conditions printed on the back hereof, which are hereby agreed to

To Readsboro Chair Co
Readsboro Vt

Duplicate	last	order	for	chairs
Shup	via	Fitchburg	Dispatch	quick
			R. F. Horner & Co	

THE POSTAL COMPANY'S SYSTEM REACHES ALL IMPORTANT POINTS IN THE UNITED STATES AND BRITISH AMERICA AND, via COMMERCIAL CABLES, ALL THE WORLD.

77. A brief message by telegraph is usually followed by a letter giving full information. When a letter and a telegram have been received and the latter is not answered by wire, both should be acknowledged in the written reply in words similar to the following: "Your letter of the 29th inst. confirming telegram of the 28th is received."

78. **Code and Cipher.** — Many messages are sent in code or cipher. In a code, a word is used to indicate a phrase or a sentence; for example, the word "Denton" may mean "Blank's

Complete Commercial Geography." Cipher language is the use of figures or letters, or combination of figures, letters, and words. Copies of the code or cipher are in the possession of principal and agents. In this way, messages are sent at greatly reduced expense and with utmost secrecy.

79. **Rates.** — A minimum toll, depending upon the distance and the transfers, is made for a message of ten words or less, and extra for each additional word. The usual heading, address, and signature are not charged for in telegrams, but are charged in cablegrams.

80. **Night Messages.** — Owing to the fact that the wires are not so busy at night, the rates for night messages are less than for day. Night messages are written on a special form printed in red. They are not delivered until morning.

81. **Money by Telegraph.** — Telegraph and express companies transfer money by telegraph, making a moderate charge therefor.

CONSTRUCTION OF LETTERS

82. **Clearness.** — In writing a letter select words which will convey your exact meaning. Make the statements short and direct. Some of the causes of obscurity are: long sentences; excessive use of *and*, *but*, *so*, *etc.*; needless words; misuse of words; misplaced words, phrases, and clauses; ambiguous use of pronouns.

83. **Courtesy.** — Be courteous in writing as well as in speech. Courtesy contributes materially to success. In all lines of business, uniform courtesy will prove to be a large factor in promoting success.

"When Zachariah Fox, the great merchant of Liverpool, was asked by what means he contrived to realize so large a fortune,

his reply was: 'Friend, by one article alone, in which thou mayest deal too, if thou pleasest, — it is civility.'

84. **Neatness.** — Never allow a letter which has blots, erasures, or interlineations to leave your hands. Personal pride should prohibit such letters being sent to any one.

Ella Wheeler Wilcox in "Maurine" says: "She is like her note. You'd know her by the letter that she wrote. 'T is always so; letters all blots, though finely written, show a slovenly person."

85. **Language of Letters.** — The most distinguished authors are the simplest in their style. The wording should be natural and direct. Do not attempt to be "smart," rhetorical, or literary. Write to the point and stop when you have reached it. Make the language your own. Do not copy the wording of specimen letters nor try to imitate the language of others. Make the letter your letter, a reflection of yourself.

86. **Foreign Words.** — Do not use foreign words and phrases. They indicate a love of display or a lack of mastery of English rather than learning.

87. **Short Words.** — Avoid long and unfamiliar words. Do not say "perambulate" when you mean "walk," nor "in the opinion of the undersigned" when you mean "I think." The best writers and speakers are noted for their use of simple words.

88. **Paragraphing.** — Paragraphing affords an important aid to the eye in reading. As each complete thought forms a sentence, so the sentences relating to the same topic form a paragraph. The ability to paragraph properly can be acquired only by careful study.

To learn to paragraph, there is no better way than the old-

fashioned one of writing a plan of the letter. Group the facts to be written about each topic under an appropriate heading, and then arrange these in order. When writing the letter, each of these divisions should form a paragraph.

The paragraph is indicated by beginning it on the next line below that on which the preceding sentence ends, and giving it a double margin. See paragraph 26, page 10.

89. **Spelling.** — Errors in spelling are inexcusable.

Thomas Jefferson, in a letter to his daughter, Martha, wrote as follows: "Take care that you never spell a word wrong. Always, before you write a word, consider how it is spelled, and, if you do not remember, turn to a dictionary."

90. **Penmanship.** — Write legibly. In the rush of the twentieth century, your correspondent has not the time to decipher a poorly written letter. Almost every advertisement for clerical help requests the applicant to reply in his own handwriting, and many an otherwise competent person has failed because of inferior penmanship. Learn to write well.

"To write a letter with negligence argues either great ignorance of what is proper, or great impudence toward the person to whom it is addressed." — *Lord Collingwood*.

91. **Abbreviations and Contractions.** — Spell the words in full in writing a letter. Do not use & for *and*. Do not use such contractions as *don't*, *haven't*, etc., except when necessary in quoting the words of another; nor write *for'd* for forward, *rec'd* for received, etc.

Names of cities should neither be abbreviated nor contracted; as, *Phila.* for Philadelphia; *N. Y.* for New York; *B'klyn* for Brooklyn. Do not use an apostrophe and a period in connection with the same word. The apostrophe marks the contraction; as, *o'er*: and the period marks the abbreviation. Do not abbreviate an

abbreviation ; as, *Mess.* for Messrs. When abbreviations are used, write the generally accepted forms. Custom allows the abbreviation of a few given names ; as, Wm., Jno., etc.

Spell in full, in formal and social correspondence, all words which are ordinarily abbreviated in business letters.

92. **Please.** — *Please, kindly*, and similar words are features of a well constructed letter, but should be used with care, not indiscriminately. When you ask a favor or make a request, you may say “please.”

93. **Promptness.** — Letters worthy of attention should be answered promptly. It is customary in business to answer all letters the day they are received. Those requiring time for investigation should be acknowledged and a full reply sent later.

94. **Postscript.** — *P. S.*, the abbreviation, is written instead of the word. It is placed below the signature and given the same margin as the body of the letter. The initials of the writer should be signed to the postscript.

The proper use of the postscript is to add an afterthought, something that has taken place or come to the knowledge of the writer since signing the letter. It may be used to emphasize some point. Never use the postscript to convey a message of affection, congratulation, or condolence. What may be a pleasure or comfort in the body of the letter may prove the reverse in a postscript. Keep in mind the meaning of the word, — “afterthought.”

95. **Hasty Replies.** — Do not send a letter which was written while angry. Wait till the next day and read it again. Remember, kind words make and hold friends ; hasty words may drive them away.

96. **Business and Friendship.** — If you write a business letter to a friend, it should be as businesslike as the same communication would be if written to a stranger. Do not intermix matters of business and friendship. If you have social and business matters to communicate to the same person, separate the two features by using different sheets. Many times it is better to use separate envelopes also; in other cases, there is no objection to sending the two letters in the same envelope.

97. **Underlining.** — Emphasis is indicated in print by italics and in writing by drawing a line under the word. Underscore sparingly. Frequent use of the underscore lessens rather than adds emphasis.

In preparing matter for the press, one horizontal line under the word signifies italics; two lines, small capitals; three lines, large capitals.

98. **Instant, Ultimo, and Proximo** are used in referring to dates, and are usually written in the abbreviated form; *inst.*, meaning *this month*; *ult.*, *last month*; *prox.*, *next month*, as in the following: "Your favor of the 2d *inst.*;" "Your order of the 29th *ult.*;" "Our agent will call on the 1st *prox.*" Write *st*, *d*, or *th* on the line, and do not follow by a period.

Many prefer to use the month name instead of the above form by writing, "Your order of July 29th has, etc." This form is more convenient for future reference.

99. **Figures.** — Figures may be used in the body of a letter in writing dates, rates, sums of money, quantities in orders, and in a letter where many numbers are to be written; but figures should not be used in ordinary subject-matter. You may write, "*Your letter of the 4th inst.*" and "*26 Franklin St.*" Do not write, "*We have 4 houses,*" nor "*There were 26 men.*"

100. Writing an Amount of Money. — The preference in writing a sum of money in a letter and in checks, notes, etc., is to capitalize the first word, write the cents as a fractional part of a dollar, and capitalize the word *dollars*; as, Seven hundred forty-six $84/100$ Dollars. In a letter mentioning the amount of an enclosure, write the amount in words and follow by the amount in figures enclosed as a parenthesis; as, One hundred sixty-four Dollars (\$164.00). This should invariably be done in a letter where the amounts are in the nature of a contract.

101. Paging. — If a letter requires more than one sheet of paper, each sheet should be numbered. At the top of the second sheet, write the initials of the person or firm to whom the letter is addressed, followed by the figure 2, and so on, numbering consecutively. Thus: the second sheet of a letter written to the Union Carriage Co. should be numbered — U. C. Co. 2. This will avoid misplacing sheets in the letter book and in arranging them for the envelope.

102. Plurals. — The plural of most English nouns is formed by adding *s* to the singular. When a singular noun ends with a sound which does not readily unite with the sound of *s*, add *es* to form the plural; as, boy, boys; box, boxes.

Some foreign nouns and a few English nouns form their plurals irregularly. If in doubt as to the formation of the plural, consult a dictionary.

103. Possessives. — The possessive singular of nouns is formed by adding the apostrophe and *s* (*'s*) to singular nouns; as, boy's, man's.

The possessive plural of nouns is formed by adding the apostrophe (*'*) to plural nouns which end in *s*, and by adding the apostrophe and *s* (*'s*) to plural nouns which do not end in *s*; as, farmers', children's.

When several nouns in the possessive case denote common ownership, the sign of possession is placed only after the last noun.

Burr & Burton's School. This is John, William, and Henry's home.

When several nouns in the possessive case do not denote common ownership, the sign of possession is placed after each noun.

We sell boys', youths', and men's clothing.
These are John's, William's, and Henry's homes.

CAPITALIZATION

1. **Capitals** are letters of greater size and usually of different form than those ordinarily used in the body of the page. They literally “head” those words whose importance or whose significance demands that they be made prominent.

2. **General Rules.**—In composition the following words should begin with capitals :—

- a. The first word of every sentence and of every line of poetry.
- b. Every proper name and every proper adjective.
- c. Every name or title of the Deity.
- d. Titles of honor, courtesy, or scholarship.
- e. The first word of every direct quotation and of every direct question introduced into a sentence, and of a sentence given as an example.
- f. The pronoun I and the interjection O.
- g. The important words in titles of books or in subjects of composition.

Illustrations of the above Rules

3. The first word of every sentence and of every line of poetry should begin with a capital letter.

While in Rome, they went to the catacombs.

In what year did Thomas B. Macaulay die ?

They are slaves who dare not be

In the right with two or three. — *Lowell*.

4. Every proper name and every proper adjective should begin with a capital letter.

When Julius Cæsar reached the Rubicon, he halted to consider the advisability of going to Rome.

The American people speak the English language.

5. Every name or title of the Deity, words meaning Heaven, and words denoting the Bible or any of its books should begin with a capital letter.

Jesus said, "I will pray the Father and he will send you another Comforter."

To reign with Him in Paradise — that will be Heaven indeed.

The last book of the New Testament, the Revelation, was written by John, "that other disciple whom Jesus loved."

Pronouns referring to the Deity, when equivalent to the name of Deity, should begin with a capital letter unless the reference is perfectly clear.

6. Titles of honor, courtesy, or scholarship should begin with capital letters; as,

General Robert E. Lee, Major-General Brown, Chief Justice Fuller, Czar Nicholas, President Roosevelt, the Earl of Oxford, Father Hart.

7. The first word of every direct quotation and of every direct question introduced into a sentence, and of a sentence given as an example, should begin with a capital letter.

Shakespeare said, "Loan oft loses both itself and friend."

The world will ask of you, "What can you do?"

Adverbial clauses may express place; as, "Freedom follows where the American flag leads."

8. The pronoun I and the interjection O should be written with a capital letter.

If you will go with me to Mount Vernon, I will show you the grave of Washington. O Death, where is thy sting!

9. The important words in titles of books or in subjects of composition should begin with capital letters.

Scott wrote "The Lady of the Lake."

"The Old Curiosity Shop" was written by Charles Dickens.

Lincoln, in the Emancipation Proclamation, declared the slaves to be free.

10. **Special Nouns.** — Words denoting family relations, such as *father, mother, sister, brother, uncle, niece*, etc., should not be capitalized unless they precede a name.

Such words as *king, lord, general, president, pope*, are not capitalized unless used to address or entitle some particular person.

The words *lake, river, mountain, street*, etc., should be capitalized only when used with proper names.

11. **Official Departments and Bodies.** — The principal words in the names of departments of government and of official bodies of cities, counties, states, and nations should begin with a capital letter; as,

Department of the Interior, Common Council, Board of Supervisors, State Legislature, Congress, Parliament, House of Lords.

12. **Sects and Parties.** — Names of religious denominations and political parties should begin with capitals; as,

Catholic, Protestant, Jew, Buddhist, Republican, Democrat.

13. **Organized Bodies, Important Buildings.** — The names of organized bodies and important buildings should be capitalized; as,

Grand Army of the Republic, Standard Oil Co., Congressional Library, Metropolitan Museum. The words *library, museum, school, postoffice*, are not capitalized when used in a general way.

14. **Events, Objects, etc.** — Names of historical interest and of natural phenomena should be capitalized ; as,

Revolutionary War, Declaration of Independence, Aurora Borealis.

15. **Personification.** — Names of things personified should begin with capitals ; as,

“Lo, steel-clad War his gorgeous standard rears.”
All Nature rejoices.

16. **Days and Months.** — Names of the days of the week, months of the year, and holidays, should begin with capitals ; as,

Thursday, February, Thanksgiving Day.

17. **Seasons.** — Names of the seasons should *not* begin with capitals.

18. **North, South, etc.** — Words denoting certain regions should begin with capitals ; as,

The North, the South, Transatlantic, Orient, Occident, Eastern Tennessee.

Words referring merely to the points of the compass should not be capitalized ; as,

Greene County is north of Ulster County. The city is on the west side of the river.

19. **State or Commonwealth.** — These words, when referring to one of the United States, should begin with capitals ; as,

State of New York, Commonwealth of Massachusetts, the States of the Union.

20. **After Introductory Words.** — The first word after an introductory word or clause should begin with a capital ; as,

Be it enacted, That a tax, etc. Resolved, That we, the undersigned, etc.

21. Numbered Items.— Each of a series of phrases or clauses separately numbered or paragraphed begins with a capital ; as,

The speaker called attention to three points : 1. The Dangers from Corporations ; 2. The Benefits from Corporations ; 3. The Control of Corporations.

When the numbers are introduced parenthetically, capitals are not necessary, nor are periods necessary after the numbers ; as,

The speaker called attention to (1) the dangers from corporations, (2) the benefits from corporations, and (3) the control of corporations.

PUNCTUATION

1. **Punctuation** is the art of dividing written or printed composition into sentences and parts of sentences by means of certain characters called "points."

The chief uses of punctuation marks are :

1. To make the meaning clear.
2. To mark the grammatical construction.

General Suggestions for Punctuation

Punctuate a sentence while you are writing it.

While punctuation, to some extent, is a matter of individual judgment, there are certain fixed rules which every one should know and apply.

Never use a point when there is no necessity for one. When in doubt, use too few marks rather than too many.

Intelligent punctuation is impossible unless the grammatical construction of the sentence is understood.

"He punctuates best who needs to punctuate least."

2. The value of the marks of punctuation can be seen from the following :

A business man dictated :

"Gentlemen,— We ship you this day by freight, railroad receipt enclosed, two empty kegs, for which please send us credit memorandum and oblige."

His stenographer transcribed :

“Gentlemen, — We ship you this day by freight railroad receipt. Enclosed two empty kegs, for which please send us credit memorandum and oblige.”

RULES FOR PUNCTUATION

Punctuation Marks

3. The following are the principal marks used in punctuation :

Period	.	Interrogation Point	?
Comma	,	Exclamation Point	!
Semicolon	;	Dash	—
Colon	:	Quotation Marks	“ ”
		Parenthesis	()

It is the intention to give here the important rules for punctuation — such as the student is likely to use frequently — and to omit those dependent upon individual judgment.

RULES FOR THE PERIOD

4. **Rule 1. Completed Sentences.** — A period should follow every sentence which asserts or commands.

- William McKinley died at Buffalo.
- Love thy neighbor as thyself.

5. **Rule 2. Abbreviations.** — Every abbreviation should be followed by a period.

Rev. C. Z. Munson, D.D., LL.D., Rome, N. Y.

When an abbreviation is at the end of a sentence, only one period is used. The period is retained after an abbreviation even when the construction of the sentence requires that it be followed by another mark of punctuation ; as,

You will hear from the president, Howard S. Thompson, Ph.D.,
in a few days.

Some proper names, though shortened, are not regarded as abbreviations ; as,

Tom Moore, Ben Jonson, Phil Sheridan.

NOTE 1. — A period is used before decimals and after the denominations of Sterling money; as, \$3.17; 1.461; £6. 2s. 10d.

NOTE 2. — A period should be used after signatures and after letters and figures used to number examples, remarks, divisions, etc., unless the letters or the figures are enclosed within marks of parenthesis.

RULES FOR THE COMMA

6. The comma (,) is used to show the smallest grammatical division of the sentence.

7. **Rule 1. Address.** — Nouns independent by address are set off by commas :

Modesty, thou art woman's greatest charm.

Thou, O Lord, shalt endure forever.

8. **Rule 2. Words in Apposition.** — Words in apposition (used to explain preceding nouns or pronouns) are usually set off by commas :

We, the people of the United States, in order to form, etc.

The poet, Alfred Tennyson, died in 1892.

When the appositive expression is brief and closely connected, no comma is used ; as,

The poet Longfellow was born at Portland, Me.

9. **Rule 3. Parenthetical Expressions.** — Words and phrases used parenthetically should be set off by commas :

We will, in the meantime, consider the matter.

She agreed, however, to pay for it.

Parenthetical expressions are words and phrases not essential to the meaning and structure of the sentence in which they stand.

Words placed at the beginning of a sentence and referring to the sentence as a whole should be set off by a comma; as,

No, I do not think so.

Well, we are home at last.

NOTE. — When greater separation is desired, parenthetical expressions are set off by dashes or marks of parenthesis.

10. Rule 4. Absolute Constructions. — Phrases formed by nouns used absolutely with participles must be set off by commas:

The news being spread, crowds drew near.

The company having failed, we were unable to get the goods.

NOTE. — The participle in an absolute phrase can be converted into a verb having the noun for its subject. For instance, "The company having failed" is equivalent to "As the company had failed."

11. Rule 5. Words and Phrases in a Series. — Words, phrases, and clauses in a series and having the same construction are separated by commas unless all the conjunctions are expressed:

India has suffered from war, famine, cholera, and plague.

Lincoln, Garfield, and McKinley were assassinated.

"Some are born great, some achieve greatness, and some have greatness thrust upon them."

When no conjunction is expressed, a comma usually follows the last word of a series; as,

Endeavor to elevate, refine, purify, the public amusements.

Words of the same part of speech have not necessarily the same grammatical construction. In the expression,

"Several capable clerks are required,"

the words "several" and "capable" have not the same construction, and it would be incorrect to write

"Several, capable clerks are required."

Words in pairs should have a comma after each pair.

Anarchy and confusion, poverty and distress, desolation and ruin, are the consequences of war.

12. Rule 6. Ellipsis.—The comma is used to denote the omission of words:

A king ruleth as he ought; a tyrant, as he lists. — *Aristotle.*

Browning was the greater genius; his wife, the sweeter singer.

Cherry Valley, Otsego Co., N. Y., July 11, 1904.

The ellipsis most frequently indicated by the comma is that of a verb which has already been expressed.

13. Rule 7. Quotations.—A quotation should be separated from the rest of the sentence by a comma; or, if formally introduced, by a colon. (See Rule 2 for colon, page 44.)

Emerson said, "Next to the originator of a good sentence is the first quoter of it."

14. Rule 8. Transposed Parts.—A phrase or clause out of its natural order, or not closely connected with the word it modifies, is set off by commas.

NOTE. — A phrase or clause is in its natural order when it follows the word or words which it modifies.

On July 4th, 1776, the Declaration of Independence was signed.
If you would succeed, be alert.

15. Rule 9. Figures.—Commas are used to separate numbers expressed in figures into periods of three figures each; that is, hundreds, thousands, millions, etc.

3,416,741; \$14,642.17; The Rocky Mountains rise 12,500 feet above sea level.

16. Rule 10. Non-restrictive Phrases and Clauses.—Non-restrictive adjective phrases and clauses are set off by commas.

Mary, faithful to her promise, brought me the message.

Aluminum, which exists in all clay, is a valuable metal.

This is the aluminum which sells at the highest price.
(Restrictive.)

17. Rule 11. Adverb Clauses. — An adverb clause is set off by commas unless it closely follows and restricts the word or words which it modifies.

Hon. Joseph Chamberlain was Colonial Secretary when the Boer war was declared. (Follows and restricts.)

When the Boer war was declared, Hon. Joseph Chamberlain was Colonial Secretary. (Restricts, but does not follow.)

Andrew Carnegie will be remembered, because he has founded many libraries. (Follows, but does not restrict.)

18. Rule 12. The comma should be used after *as, namely, etc.*, when they introduce illustrations or examples.

There are three parties to the Triple Alliance ; namely, Germany, Austria, and Italy.

RULES FOR THE SEMICOLON

19. Rule 1. Illustrations. — The semicolon should be used before *as, to wit, i. e., namely*, and similar expressions, when they introduce examples or illustrations.

Sentences are divided into three classes ; namely, simple, complex, and compound.

20. Rule 2. Series of Statements. — Place a semicolon after each item, except the last, in a series of specific statements.

We quote as follows : No. 1, \$2.60 ; No. 2, \$2.40 ; No. 3, \$2.10.
That Queen Victoria was born in 1819 ; that she was crowned in 1838 ; that she married Prince Albert in 1840 ; all this is well known.

21. Rule 3. Compound Sentences. — The semicolon is used to separate the members of a compound sentence when one

or more of the members are subdivided by commas, especially when the comma indicates the omission of a verb, even if the conjunction is expressed.

A successful rebel is a patriot ; a defeated patriot, a rebel.

Wolfe was an Englishman ; and Montcalm, a Frenchman.

Closely connected members of compound sentences, when the conjunctions are omitted, may be separated by semicolons.

I was born an American ; I will live an American ; I shall die an American !—*Webster*.

RULES FOR THE COLON

22. Rule 1. Introductory Words.—A colon should be used after the salutation of a letter and after the word or words used as introductory to a speech.

Dear Sir : Gentlemen : Ladies and Gentlemen :

NOTE. — Custom sanctions the use of the colon after the salutation of a type-written business letter. When written with a pen, the comma and dash are generally used.

23. Rule 2. Formal Quotation.—When formally introduced, a quotation or an enumeration of particulars is preceded by the colon.

NOTE. — When formally introduced, the quotation or enumeration is usually preceded by *as follows*, *the following*, *thus*, or similar expressions.

Grant replied as follows : “ No other terms than unconditional and immediate surrender.”

Please fill the following order : (Items follow).

NOTE. — The words *yes* and *no* are followed by a colon, when used in answer to a question, if the words which follow are a continuation or repetition of the answer.

Will you do it ? Yes, sir : I will do it. Yes : I will do it.

24. Rule 3. Hours and Minutes.—A colon is used between figures denoting hours and minutes.

9:40 A. M. The evening session will open at 7:45.

Minutes and seconds are also separated by the colon.

Lou Dillon has lowered the record from 2:02 to 2:00.

RULES FOR THE INTERROGATION POINT

25. **Rule 1. Direct Questions.** — Every direct question should be followed by an interrogation point.

What time is it? The question "For what are we living?" is a serious one.

Several separate questions in a series requires an interrogation point after each question; as,

Which army was victorious in the battle of Bull Run? of Vicksburg? of Gettysburg? Which army was victorious in the following battles: Bull Run? Vicksburg? Gettysburg?

26. **Rule 2. Doubt.** — The interrogation point is inserted parenthetically to question the accuracy or the truth of a word or statement.

In 1852 (?) John Howard Payne died.

The gentleman (?) retorted angrily.

RULES FOR THE EXCLAMATION POINT

27. **Expressions of Emotion.** — The exclamation point is used after a word, phrase, or clause expressing strong or sudden emotion.

Oh! you are hurt. There's a good time coming, boys!

NOTE 1. — *O* is used in direct address; as,

"Thou, O Lord, seest me."

Oh is used as a cry of pain, surprise, fear, or delight. A comma or an exclamation point follows *oh*, but no mark should immediately follow *O*.

NOTE 2. — The exclamation point may be used to express doubt, sarcasm, or a sneer; as,

What a philanthropist this miser is!

NOTE 3. — To express intense feeling or increasing intensity of emotion, two or three points are used ; as,

Too late ! Too late !! Too late !!!

NOTE 4. — When the interjection is repeated, a comma may be used to separate the words, or, if the writer desires to make each interjection emphatic, an exclamation point may follow each word ; as,

Ha, ha, ha ! That's a joke !

Aha ! Aha ! Now you are caught !

RULES FOR THE DASH

28. **Rule 1. Abrupt Changes.** — A dash is used to mark a sudden break or change in the sentence.

I will tell you — no, I must not.

Books are the best friends — they talk only when you care to listen.

29. **Rule 2. Omissions.** — The dash is used to denote the omission of letters, words, or figures.

J—n S—h for John Smith.

Mark 6 : 4–7 for Mark 6 : 4, 5, 6, 7.

1901–03 for 1901, 1902, 1903.

An omission of *namely, as, that is*, etc., introducing an enumeration or an illustration, is usually indicated by a dash.

A strong mind has two highest tides — when the moon is at the full and when there is no moon. — *Hare*.

Sentences are divided into three classes — simple, complex, and compound. (See example under Rule 1 for the Semicolon.)

30. **Rule 3. Hesitation.** — The dash is used to indicate faltering, hesitation, or stammering.

The tr-tr-trouble is I have tr-troubles enough to tr-tr-trouble a tr-troop.

31. **Rule 4. Headings and Authorities.** — A dash should be inserted between a title and the subject-matter when on the

same line, as in this rule; and between a quotation and the authority for it when they occur in the same paragraph; as,

It is the law of good economy to make the best of everything. — *Ruskin*.

When the author's name is on a separate line, the dash is not used; as,

Oh! wad some power the giftie gie us,
To see oursel's as others see us!

Robert Burns.

NOTE 1. — When questions and answers are written in the same paragraph, they are separated by dashes; as,

What is the defendant's name? — Thomas Brown.

Where does he live? — In Buffalo.

NOTE 2. — The dash is used to mark a rhetorical pause or repetition (echo); as,

"Let no sad tears be shed, when I die, over me,
But bury me deep in the sea, — in the sea."

RULES FOR QUOTATION MARKS

32. Rule 1. Direct Quotations.—A direct quotation should be enclosed by quotation marks.

NOTE. — A direct quotation is one giving the exact words of the speaker or the writer.

Henry Clay said, "I would rather be right than be president."

Each part of a divided quotation is separately enclosed.

"I would rather be right," said Clay, "than be president."

A quotation which is included within a quotation should have single marks (' ') only.

He continued, "Remember, as Tennyson says, 'Because right is right, to follow right is wisdom in the scorn of consequence.'"

NOTE 1. — In a quotation consisting of several paragraphs, each paragraph is preceded by inverted commas, but apostrophes are placed at the end of the last paragraph only.

NOTE 2. — Quoted words and phrases are enclosed by quotation marks, but are not capitalized.

We dream of "good old days," forgetting that the best day is today.

33. **Rule 2. Titles.** — Titles of books, essays, etc., are enclosed by quotation marks unless printed in *Italics*.

Have you read "Les Miserables" by Victor Hugo?

NOTE. — A period, colon, semicolon, or comma following the last word of a quotation is, for appearance, placed before the quotation marks. Other marks are placed inside when they are a part of the quotation and outside when used to punctuate the sentence as a whole.

THE MARKS OF PARENTHESIS

34. **Rule 1. The Marks of Parenthesis** are used to enclose words and expressions that have no essential connection with the rest of the sentence.

The senator from Massachusetts (Mr. Lodge) then rose to speak.

Mr. Morgan (Dem. Miss.) interrupted and said, "A Republican measure." (Laughter.)

The marks of parenthesis are used to enclose an amount or number in figures when the amount is also written in words, and to enclose figures or letters referring to a note, a rule, a page, etc., to which attention is directed.

We enclose check for Fifty-four Dollars (\$54).

The official report (see page 17) contradicts his statement.

MISCELLANEOUS MARKS

The more common marks used in writing and printing, which have not already been mentioned, are given here in alphabetical order.

35. **The Apostrophe (')** is used:

1. To denote the possessive case of nouns.

2. To mark the omission of a letter or letters ; as,
we'll, can't.
3. In writing the plural form of letters, figures, etc. ; as,
a's, b's, 6's, 7's.
4. To mark omission of the century in dates ; as,
'96, '03.

36. **Brackets []** are used to indicate what is added by one writer to correct or explain what has been spoken or written by another.

A soft answer turneth [turns] away wrath.

"I have heard him [Lord Palmerston] say that he occasionally found that they [foreign ministers] had been deceived by the open manner in which he told them the truth."

37. **The Caret (^)** should be used, in manuscripts only, to show where a letter or word has been omitted and should be inserted in the copy ; as,

s in
It was a blessing disguise.
 ^ ^

38. **Ellipsis. Marks of Ellipsis (* * *, ---,)** are used to denote the omission of letters, words, sentences, and paragraphs.

39. **The Hyphen (-)** should be used :

1. After a syllable at the end of the line. (See paragraph 27, page 10.)
2. Between the integral parts of a compound word.
3. Between two or more words joined to form an epithet or modifier ; as, up-to-date, cut-and-slash.

NOTE. — Compound Words. — Two or more words used together to express one idea are usually compounded. Words that denote numbers and do not express exact tens are united by a hyphen ; as, nine hundred seventy-four.

A hyphen follows the words half and quarter when prefixed to a noun ; as,
half-ton, quarter-dollar.

When the second of two words which come together denotes the act of containing the first, a hyphen is used. For example, a marble-box is a box in which marbles are kept, but a marble box is a box made of marble.

When two adjectives precede a noun and the first belongs to the second rather than to the noun, a hyphen is used to join the adjectives ; as, five-cent tickets.

40. *Italics* are slanting letters used in print. They are used :

1. To indicate words which the writer wishes to emphasize.

You say *cannot*, but you mean *will not*.

2. To indicate letters and words merely named as such.

In English words the letter *q* is followed by *u*.

The word *due* should not be pronounced *do*.

3. In the English Bible, to show that the words printed are not in the original.

4. To indicate foreign words used in an English sentence.

5. To write the titles of books, etc., instead of using quotation marks.

41. **Leaders** are dots or periods used in indexes, tables, etc., to lead the eye to the completion of the sense ; as,

Signature page 80

Leaders 143

42. **Marks of Reference.** — The asterisk (*), the dagger (†), section (§), etc., are used in printed matter to call attention to a note at the bottom of the page, end of the chapter, etc.



MISCELLANEOUS LETTERS

LETTERS OF APPLICATION

1. In applying for a position, much depends upon the letter of application. The letter should be so written as to bear the scrutiny of the keen business man who will from the reading form an opinion of the writer, as well as of the mechanical merits of the letter.

2. **Suggestions.** — Write the letter yourself and let it bear the stamp of your individuality.

Write respectfully and modestly but not timidly. Be frank, state your qualifications clearly and confidently, but not boastfully. Choose your words and construct the sentences carefully, punctuate and capitalize intelligently, and spell correctly. Let the writing be neat and free from blots, erasures, interlineations, changes, and corrections of any kind. Strive for quality, not quantity. While no two letters will be the same, the general plan of the letter may be as follows: —

- a.* A direct application. If in answer to an advertisement tell where it appeared.
- b.* Qualifications, such as age, habits, education, experience, etc.
- c.* References, giving names and addresses of same. Also calling attention to copies of letters of recommendation, if enclosed.
- d.* Salary expected, if asked.

- e. If it is possible for you to call upon your correspondent, without large expense, ask the privilege of a personal interview, at his convenience. In the letter contain an enclosure a self-addressed stamped envelope for which you will receive a receipt.
- f. Such other information as the individual case may require, such as a warrant or demand.

Specimen Letter of Application

YONKERS, N. Y., June 8, 1903.

MR. E. W. LOCKWOOD,
Hartford, Conn.

DEAR SIR,— My friend, Mr. Charles T. Holcomb, informs me that you are in need of the services of a stenographer and typewriter operator. Please consider me an applicant for the position in your office.

In 1899 I was graduated from the Yonkers High School, and one year later received my diploma from the Union Shorthand School. Have had three years' experience as stenographer and general clerk for the firm of O. D. Mason & Co. of this city.

Enclosed you will find copy of a letter from my present employers which will give you information as to my reasons for leaving them. With permission, I also refer you to Hon. Samuel F. Howe, 83 Main St., New London, Conn.

Any further information you may desire, I shall be pleased to furnish. I would esteem it a favor if you will grant me the privilege of a personal interview, at your convenience.

Respectfully,
E. R. ALTON.

3. Enclosures.— Do not send the original letters of recommendation; copy each on a separate sheet and mark "Copy." These letters are seldom returned, so the sending of the original would probably result in its loss.

LETTERS OF INTRODUCTION

A letter of introduction is used to make known one writer's friends to another. The letter may be either of business or social nature. It should be used only when a personal introduction is impossible or inconvenient.

5. **Suggestions.** — Your own reputation is at stake in giving a letter of introduction. Be sure the persons introduced will be congenial. Be careful in writing a business letter of introduction. It is possible to word one so that you may be financially responsible. This you should be particular to avoid. In both social and business letters, avoid excessive praise. The fact that the letter is given is an indorsement of the bearer, and is itself sufficient praise, therefore let the letter be confined to a brief and sensibly worded statement of facts. A letter of introduction should be given to the bearer unsealed. It is his property, and he has a right to know its contents.

6. **Superscription.** — In addition to the usual envelope direction there should be in the lower left corner, "Introducing —." See model 2, page 16 ; model 3, page 101.

Business Letter of Introduction

MONTREAL, P. Q., April 7, 1903.

MR. H. W. HARRISON,
Oswego, N. Y.

DEAR SIR, — This will introduce to you my friend, Mr. A. L. Roberts, a member of the Dominion Manufacturing Co. He is to make arrangements for establishing a branch office and salesroom in your city.

Any assistance you may render Mr. Roberts in obtaining a desirable location will be appreciated.

Yours truly,
EDGAR H. CRANE.

7. **Delivery.** — Letters of introduction are delivered in two ways : 1. The bearer, especially if it is a business letter, presents the same in person. Care should be taken to present it at such time and place as will cause the least inconvenience to the one addressed. 2. The letter is mailed to the one addressed. In this case, the address of the person introduced is given in the letter. The person to whom the letter is addressed then calls upon the party introduced or appoints a time and place for meeting.

LETTERS ORDERING GOODS

8. **Letters ordering goods** should be definite and complete, and as brief as possible. The letter should give shipping directions and specify full names of articles wanted, giving brand, number, size, measurements, etc. •

Specimen Letter Ordering Goods

NEW YORK, Oct. 10, 1903.

MR. E. C. WALTON,
Albany, N. Y.

DEAR SIR, — Please ship us on Oct. 15th, by steamer “Adirondack,” the following at lowest market price : —

10 crates Eggs
10 bbls. Greening Apples
20 “ Northern Spy Apples
200 “ White Star Potatoes

All the above to be in good condition. Do not send the eggs if the price is more than 20 cts. per dozen.

Yours respectfully,

THE TAYLOR-AMES CO.

Per A.

9. Orders may be written in the body of a letter, but are usually written on a separate order sheet. Write one item on a line and leave a margin at the left somewhat wider than the paragraph margin. Use figures to specify the quantities wanted; as, 100 Modern Business Arithmetic. Make and preserve a copy of every letter and order before it leaves the office.

10. **Fast Freight Lines.**—To expedite the handling of freight, corporations have been formed to furnish cars and do business on several different railroad lines. These fast freight lines use their own cars and make contracts with the railroad companies for handling same. Orders received to be sent by “fast freight” are understood to be by one of these lines.

11. **C. O. D.**—When packages are sent by express C. O. D. (collect on delivery), the bill is paid to the express company on delivery of the goods. This method of shipment is used in sending goods to strangers, to persons whose financial standing is uncertain, and in sending small items when opening an account with the person is undesirable.

The privilege of examining the goods before paying may be given the consignee, but the express company will not grant the privilege unless the shipper signs a request for same. Should payment be refused, goods are returned. To insure payment by the consignee of charges for return of money, the shipper must have the envelope containing the bill marked “Collect” or “Collect return charges.” If not marked, return charges must be paid by the shipper.

12. **C. O. D. Freight.**—Goods may be shipped C. O. D. by freight, although the railroad companies do not provide the means as do the express companies. The goods may be consigned “To shipper’s order, notify — Bank.” A draft is then drawn on the buyer in favor of the bank. A bill of lading is secured and

pinned to the draft, and the draft is sent to the bank for collection. The bank is instructed to deliver the bill of lading to the customer upon payment of the draft. The buyer is safe, for he gets title to the goods through the bill of lading, but he cannot get the goods until they are paid for.

LETTER ENCLOSING A REMITTANCE

13. A letter enclosing a remittance should tell what the enclosure is, whether check, draft, or money order; the amount and how it is to be applied. A remittance may be sent without a letter when it is in payment of a bill which is enclosed with remittance.

Specimen Letter Enclosing Remittance

ALBANY, N. Y., Sept. 1, 1903.

SINGLETON & HART,
Schenectady, N. Y.

GENTLEMEN, — The two dozen umbrella-stands which you shipped yesterday reached here today and, we are pleased to say, are entirely satisfactory.

Enclosed find our check for Eighty-four Dollars (\$84.00) in payment for same.

Thanking you for the prompt attention given our order, we remain,

Yours truly,

BROWN & STARRIN.

14. In selecting the method of remittance, have in mind that the risk of loss incidental to any form rests with the debtor unless he has received instructions to remit in a certain way. If these instructions be followed, the loss, if any, is the creditor's.

15. The following are ways of remitting: stamps, currency

Or coin, registered letter, postal money order, express money order, check, and bank draft.

16. **Stamps** should not be sent unless the amount is very small, or when you are instructed to send them.

17. **Currency or Coin.** — This method of remitting is unsafe.

18. **Registered Letter.** — This is a comparatively safe method and is used in sending small sums of money, especially to or from places which are not money order offices and where other simpler forms are not to be had. See paragraph 61, page 22.

19. **Postal Money Orders.** — Money orders are issued for an amount not to exceed \$100 by more than 31,000 postoffices in the United States, and are a safe and convenient form of remittance.

A money order not paid within one year is invalid and not payable. Upon application, a warrant for the return of the money will be issued to the sender without charge. When a money order is lost, a duplicate will be issued upon proper application. An order indorsed more than once is invalid. The stamps of banks on orders left with them for collection are not regarded as indorsements transferring ownership.

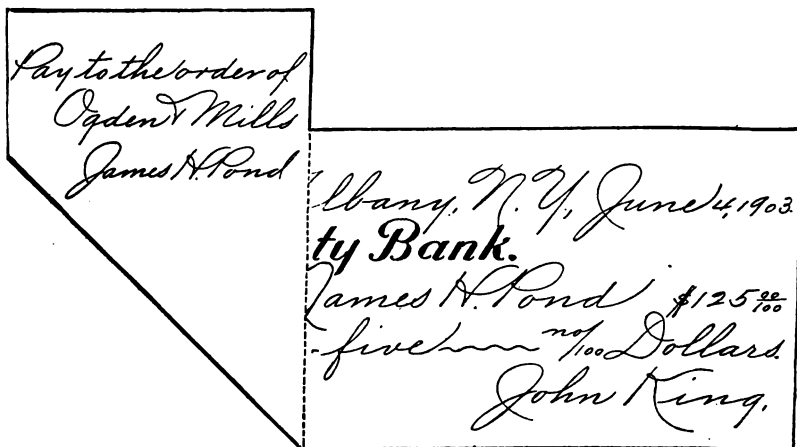
20. **Express Money Orders.** — Orders similar to postal orders are issued by express companies. They may be made payable "to order" or "to bearer" and may be deposited in the same manner as checks or postal money orders.

21. **Checks.** — A check on a bank or trust company is the common form of payment for local accounts. If you wish to send a check to a place where collection will be charged, write the check for such a sum as will cover the amount you wish to remit and the collection fee. See paragraph 3, page 106.

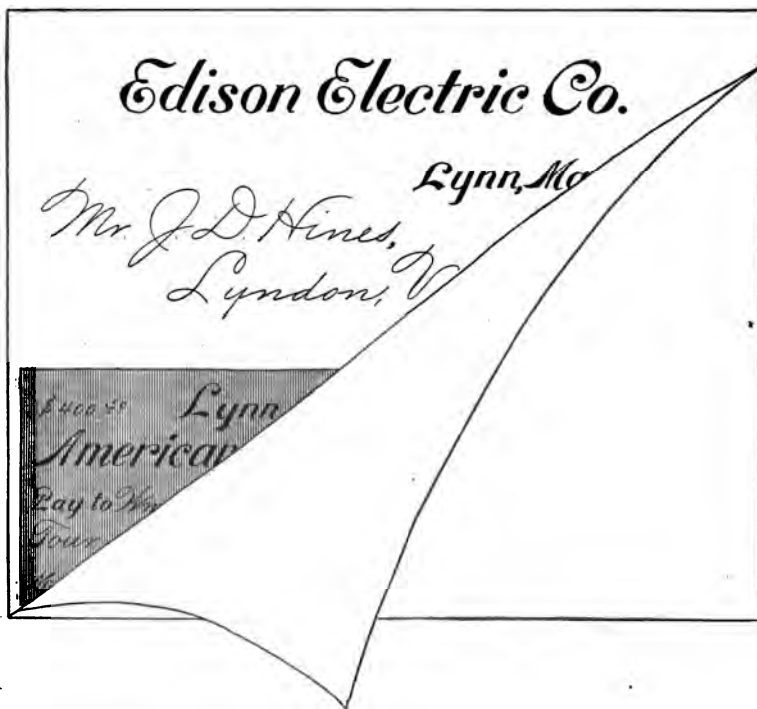
22. **Bank Draft.** — When one does not keep an account with a bank or trust company, a bank draft may be purchased. These can be purchased at any bank for any amount. Bank drafts may be deposited in banks in nearly all parts of the country without charge for collection. See paragraph 6, page 108.

23. **To Order.** — A remittance should read "to order" or "or order" unless the person who is to receive it requests that it be made payable "to bearer" to save trouble of identification. When made payable to order, the payee must indorse in order to collect. The voucher then acts as a receipt.

24. **Indorsement.** — Negotiable instruments, like checks, drafts, notes, and money orders, when transferred, must always be indorsed by the person to whose order they are made payable. When indorsing, write your name exactly as it is written on the face of the paper. This indorsement should be written across the left end. See page 109.



25. **Inserting Enclosure.**— Make the first fold of the letter sheet from the bottom towards the top, and insert the enclosure so that it will face the same as the beginning of the letter. Complete with the usual folding from right to left and left to right. This makes two folds in the enclosure.



LETTERS ACKNOWLEDGING PAYMENT OF MONEY DUE

26. When money is received by mail, its receipt should be promptly acknowledged. This may be done (1) by letter, (2) by filling out a printed form, a plan much used where the business

is extensive, or (3) by receipting and returning the bill or statement if the same was enclosed with the remittance.

When an acknowledgment is made by letter or printed blank, the amount should be stated. The date of the invoice or the name of the goods for which remittance is made should also be given.

If acknowledgment is made by letter, end with a courteous paragraph showing appreciation; as, Thanking you for your remittance, etc.

Specimen Letter Acknowledging Payment

REDLANDS, CAL., Feb. 26, 1903.

MR. C. T. MORGAN,

Dover, Del.

DEAR SIR, — Yours of Feb. 15th enclosing postal money order for Eight 70/100 Dollars (\$8.70) to cover our bill of 1st inst. is received. Please accept our thanks for the same.

Hoping to receive your further orders, we remain,

Yours truly,

MINER & SMILEY.

DUNNING LETTERS

27. The composition of an effective dunning letter is a difficult task. Two points must be kept in mind: the necessity of collecting the debt and the desirability of doing so without giving offence. The letter should be friendly and courteous. Harsh words are not likely to accomplish the desired object. After friendly means have been exhausted, it may be necessary to suggest legal measures. It is better to so word the letter that this appears as a reluctant act which circumstances render necessary, not as a threat.

Specimen Dunning Letter

UTICA, N. Y., March 7, 1903.

MR. C. J. LANNING,
Bainbridge, N. Y.

DEAR SIR, — At this season of the year, a large outlay is necessary in my business in order to be prepared to serve my customers satisfactorily a little later when they send me their orders.

Consequently, I am in immediate need of funds and am obliged to ask if you can favor me with a remittance to cover my bill of the 2nd ult. I assure you that it will be considered a favor and will enable me to fill your next order more promptly than I could otherwise do.

Trusting you will be able to accommodate me, I remain,

Yours very truly,

EDWIN A. FAIRFIELD.

LETTERS OF RECOMMENDATION

28. Do not recommend a person simply because you are asked to do so, and do not allow the letter to be unduly influenced by your personal friendship. Know the person's qualifications before writing the letter, and then do not commend too highly. An overdrawn letter is likely to injure rather than benefit. Do not recommend an unworthy person simply to avoid the unpleasant duty of refusing.

29. A certain responsibility rests upon the reader. He must not assume that the writer intended to testify to excellence not mentioned. The reader must not expect that he will necessarily find a young man recommended as a good bookkeeper to be also a congenial associate, nor expect one recommended as pleasant

and honorable to be fitted to act in a position requiring ability and experience.

30. Letters of recommendation are either general or special. General letters are addressed "To whom it may concern," or "To the business public." Special letters are addressed in the usual form. If the letter is to be delivered in person, do not seal.

General Letter of Recommendation

DAYTON, OHIO, June 8, 1903.

TO WHOM IT MAY CONCERN:—

The bearer, Homer P. Montgomery, has been in our office for the past two years. We take pleasure in recommending him to any one in need of a faithful, accurate, and intelligent assistant.

Respectfully,

DICKERSON & BROOKS.

Special Letter of Recommendation

WILMINGTON, DEL., Dec. 14, 1902.

MR. ROBERT KNOWLES,

Ithaca, N. Y.

DEAR SIR, — In answer to your letter of Dec. 11th, it affords us pleasure to say that Mr. Carey Stewart is an intelligent, conscientious man with excellent ability as a bookkeeper. He was in our employ for several years, during which time we found his services entirely satisfactory, and we exceedingly regretted the necessity of accepting his resignation.

Wishing for you and for Mr. Stewart continued success, we are,

Yours truly,

CUSHMAN & CO.

G. G. G.

MISCELLANEOUS LETTERS

ACKNOWLEDGING RECEIPT OF ORDERS

31. It is considered advisable to acknowledge promptly the receipt of orders when it is not possible to fill them immediately. When goods are to be shipped without delay to a regular customer, the invoice sent by mail with the shipping receipt is sufficient notice. In this case, the name of the transportation company should be noted on the invoice.

In case of a first order, it is well to write a letter, stating mode of shipment and expressing the hope of receiving further orders.

Specimen Letter Acknowledging Receipt of Order

SPRINGFIELD, MASS., Nov. 28, 1902.

THE BAKER-ENO CO.,

Scranton, Pa.

GENTLEMEN, — Enclosed find invoice of goods ordered in your favor of the 26th and shipped today by "Erie" freight.

We thank you for this trial order and await your further favors.

Yours respectfully,

ALLIANCE MFG. CO.

LETTERS OF CREDIT

32. A letter of credit is one in which the writer loans his credit to the bearer. It is an agreement to answer for the debt or default of another, the writer guaranteeing payment in case the bearer who receives the credit fails to pay. The letter should contain the signature of the bearer when he is not known to the person addressed.

The writer should mention in the letter the amount for which he is willing to guarantee payment, and request prompt advice in case of failure on the part of the bearer to pay.

LETTER WRITING

Specimen Letter of Credit

WATERTOWN, N. Y., July 17, 1903.

GRIFFITH & NYE,

Utica, N. Y.

GENTLEMEN, — Please allow the bearer, Mr. Wm. E. Browning of this city, credit for such hardware as he may wish, to an amount not exceeding Four hundred seventy-five Dollars (\$475.00) on sixty days' credit. I will be responsible to you for payment of same.

Should Mr. Browning buy of you on account of this letter, please advise me of the amount, and in case of his failure to pay at maturity, notify me immediately.

Yours respectfully,

HENRY C. DELTON.

Signature of Mr. Browning,

WILLIAM E. BROWNING.

LETTERS OF CONGRATULATION

33. A letter of congratulation is one written to a friend who has achieved success or has in some way been specially favored. The letter should be brief, cheerful, sincere, and should contain no reference to other matters.

LETTERS OF CONDOLENCE

34. A letter of condolence is written to express sorrow and sympathy for one who has suffered reverses, loss, or bereavement. No letter is more difficult to write. It requires good taste and heartfelt sympathy. Do not mention names or details, nor suggest what might have been done, nor attempt to argue on the subject. Use simple language. Avoid stereotyped phrases. Do not draw a moral from the circumstances. Simply express your sympathy briefly. Send the letter by mail as soon as you learn of the bereavement of your correspondent.

Specimen Letter of Congratulation in a medical

CLEVELAND, OHIO, August 25, 1903.

DEAR PROFESSOR, —

With the greatest pleasure, I have received your latest contribution to the literature of the world. I am glad of your success and happy to say, "Oh, yes, I know Professor Martin well." I envy the boys who are to have the pleasure of studying this book with you in dear old Harvard.

Very sincerely yours,
ROBERT S. THORN.

PROF. E. W. MARTIN,
Harvard University,
Cambridge, Mass.

35. In social letters, the address is placed below the body of the letter at the left. The body of the letter should begin on the line below and at end of the salutation.

Specimen Letter of Condolence

LOCKPORT, N. Y., August 25, 1903.

MY DEAR FRIEND, —

It is with great regret that I learn of the sorrow which has come to you and your family, and I write to assure you of my sincere sympathy with you in your bereavement. I remember the many visits I have made at your home and the love and peace which reigned there. I cannot picture it now with the wife and mother gone from it forever.

May He to whom her life was so heartily devoted be with you and guide you through the darkness into light, and when your work is done, lead you again to her.

Sincerely your friend,
WILLIAM R. ANTHONY.

MR. GEORGE H. LAMPMAN,
Cleveland, Ohio.

CIRCULAR LETTERS

A **Circular letter** is an advertisement in letter form, which is sent by the mail to people who are likely to be interested in whom the writer desires to interest, in its contents. Business men frequently make use of this form of letter. It should be prepared with great care, and although it is to be sent to many different people, it should appear to each reader as if it were a personal communication.

At the beginning of the letter, aim to interest the reader. If you succeed in doing this, you will gain his attention. Then present your arguments or statements regarding the subject of your letter. These should be clear, concise, and in such form as will appeal to him in a business way. The object of the letter should be kept in mind; that is, the opening or the continuance of business relations with the person addressed.

ADVERTISING

37. Judicious advertising is an important factor in the success which attends business houses. Advertisement writing is an art to be acquired only by long practice. Many people take a course of study in this branch of composition in order to fit themselves to write their own advertisements effectively or to fill positions as advertisement writers in business and publishing houses. We can offer here simply a few suggestions in regard to it.

1. Select the advertising medium with care. In doing this, you must consider the nature of the goods you desire to sell and the general character of the publication in which the advertisement should appear. A scientific paper would be a poor medium in which to advertise puzzles or children's games; and an

advertisement of dry goods would hardly pay in a medical journal.

2. Decide upon the space to be used and then construct the advertisement in accordance therewith. Select a head-line which will catch the attention of the reader, and let the description of the article, which will follow, be so interesting that it will hold his attention and so convincing that he will buy the goods.

3. If an illustration is to be used, be sure it is suitable and attractive.

4. Having introduced yourself to the reader, it is well to suggest the continuance of the acquaintance by asking him "to send for catalogue." If you will notice the advertisements in the newspapers and magazines, you will find that this is done by most experienced advertisers.

SOCIAL USAGES

CARDS, INVITATIONS, ACCEPTANCES, REGRETS

1. Dame Fashion is a variable personage. To please her, one must keep one's eyes open for any change in custom among people who are supposed to be on good terms with her. The use of cards, the form in which invitations should be issued and accepted, the sending of regrets, etc., vary from time to time. We give here the present usage among people of taste and refinement, but we suggest at the same time the necessity of slight variations according to the place of residence and the degree of intimacy which exists between the people concerned.

2. **Visiting Cards. — Style.** — Visiting cards vary in size and style to suit the changing fashions. They should always be plain and neat. The accepted sizes at the present time are as follows:

For Ladies	About 3 in. by $2\frac{1}{4}$ in.
For Gentlemen	" 3 " " $1\frac{1}{2}$ "

The name is either engraved or written: printed cards are not used by fastidious people. A married woman, if her husband is living, uses her husband's name instead of her own; as, Mrs. William Robert Comstock. The eldest unmarried daughter omits her first name on her card, which reads simply: Miss Comstock; while the younger daughter's card reads: Miss Dorothy Oliver Comstock. Professional men and persons in high official positions may use their titles on cards; as, William R. Comstock, M.D.; Mr. Justice Graham. The residence may

be given in the lower right corner. If a lady has special days for receiving, she sometimes announces this in the lower left corner; as, "Wednesdays."

3. Use. — The proper uses of a visiting card are :

To announce the name. A card is handed to the person who opens the door, and the caller inquires for the person or persons for whom the call is intended.

To serve as a reminder of a call.

(a) A woman, married or unmarried, calling upon an unmarried woman, leaves one card in the card receiver. If there are other unmarried ladies in the household, whether relatives or friends, the caller leaves one card for each of the ladies.

(b) A married woman calling upon a married woman, or several married women in the same household, leaves one of her cards and one of her husband's cards for each lady, and one of her husband's cards for each of the husbands of the ladies of the household.

(c) A gentleman calling upon one or more unmarried women leaves a card for each of the women. In calling upon a married woman or several married women, he leaves a card for each lady and each husband.

(d) *Summary.* — A lady, married or unmarried, calling upon ladies, whether married or unmarried, leaves one card for each lady. A lady never leaves her card for a gentleman. A married woman leaves her own card for each lady, one of her husband's cards for each married lady (or single lady who is head of a household), and one of her husband's cards for each of the husbands represented. A gentleman leaves his card for each lady, whether married or unmarried, and one card for each husband.

The above rules are for the strictest requirements of social formalities. In informal social visits, the judgment and taste of each person must decide how much less formality may be observed. In general, however, cards are an essential of social intercourse and speak a generally understood language under various conditions.

To announce a guest's name at a reception. When a person attends a reception, he should hand his card to the usher at the door, and should leave one in the card receiver.

Cards are often used to convey invitations to informal parties and receptions, the date and time being written on same. For formal entertainments of any kind, notes or engraved invitations are preferable.

4. **Invitations.** — A note of invitation to a social gathering should state the nature of the event, the time, and the place. Invitations are usually written in the third person, but if the persons are intimate friends and the gathering is a small, informal one, the invitation may be given verbally or in the form of a familiar letter.

Simple forms are in best taste for invitations to parties, dinners, etc. The following are good forms: —

Mr. and Mrs. Charles Warren Hollister
request the pleasure of your company
on Thursday Evening, February tenth,
from eight to twelve o'clock.

196 Nicolette Ave.,
Minneapolis.

Mr. and Mrs. Charles W. Hollister
request the pleasure of your company at dinner
Thursday, February tenth,
at half after six o'clock.

196 Nicolette Ave.,
Minneapolis.

The Misses Osborne

At home

Wednesday Evening, January second.

3457 Fifth Ave., Rochester, N. Y.

Bridge Whist.

5. **Weddings.—Invitations.**—Invitations to weddings should be issued not less than two weeks before the ceremony, by the bride's parents or nearest friend. They may be engraved or written. Sometimes a reception card is enclosed. If the ceremony is to be performed in a church, a church admission card is also enclosed. Sometimes the invitation is issued to the wedding reception only, the ceremony being performed previous to the hour announced for the reception. The reception, in this case, does not differ from the ordinary reception.

6. **Announcements.** — Sometimes an announcement is issued after the wedding. In this case an "at home" card is usually enclosed; or, if a formal "at home" is not to be given, the announcement of the address of the bride and groom should be considered an invitation to call.

Mr. and Mrs. David Orr Alexander

request your presence at the marriage of their daughter

Eleanor May

to

Mr. George Emerson Cooke

Saturday, October twenty-fifth, nineteen hundred and four,

at twelve o'clock.

First Presbyterian Church,

Omaha, Nebraska.

Mr. and Mrs. David O. Alexander
announce the marriage of their daughter
Eleanor May

to

Mr. George Emerson Cooke
Saturday, October twenty-fifth,
Nineteen hundred and four.

At home
After November first,
2364 Main St., Omaha.

Mr. George Emerson Cooke
Miss Eleanor May Alexander
Married

Saturday, October twenty-fifth,
Nineteen hundred and four.

At home
Thursdays in November,
2364 Main St., Omaha.

The above form would be used only when there are no near relatives to announce the marriage, or when the contracting parties are of more than mature age.

7. Acceptances and Regrets. — An invitation to a wedding or formal reception does not require a reply if you accept. If you do not accept the invitation, it is courteous to send a note stating your inability to be present. An invitation to dinner or to a gathering of any kind where it is understood a certain number are invited should always be accepted or declined promptly. If after accepting an invitation, circumstances prevent your attendance, an explanation of the reason should immediately be sent, expressing your regret. If the invitation is a joint one

from husband and wife, both should be recognized in the note, but the envelope should be directed to the wife.

The following are considered good form.

Mr. Arthur Randall Pennington accepts with pleasure the invitation to dine with Mr. and Mrs. Charles Warren Hollister on Thursday, February tenth, at half after six.

456 East Nineteenth St.,
Minneapolis.

Mr. Arthur R. Pennington regrets his inability to accept Mr. and Mrs. Hollister's invitation to dinner on February tenth. Mr. Pennington would gladly accept, but other arrangements for the same evening prevent.

Mr. and Mrs. Frederick Holland regret that because of illness in the family it is impossible to accept the kind invitation of Mr. and Mrs. Charles Warren Hollister for Thursday Evening, February tenth.

THE CHOICE OF WORDS

In business correspondence there is no other one thing so important as the correct use of words. To express the thought exactly, it is necessary to know the difference in meaning of words which are similar in form or sense so as to be able to use the right word in the right place. The words given below are those which are most commonly misused in business correspondence and ordinary conversation, and we urge students to make a very careful study of them.

1. **A or An.** — *A* is used before a consonant sound. *An*, before a vowel sound.
2. **Ability, Capacity.** — *Ability* refers to the active exercise of our faculties. *Capacity* is a natural endowment, giving the idea of resources. It requires *capacity* to devise a great enterprise, *ability* to execute it.
3. **Abdicate, Resign.** — To *abdicate* is to give up right or claim to; to *resign* is to sign back, to yield to another. A monarch *abdicates* the crown. The minister *resigned* his charge. The clerk *resigned* his office.
4. **Accept.** — *Accept* a gift — not *accept of*; never use *except* in this sense.
5. **Address, Direct.** — We *address* our correspondent in our letter; we *direct* the envelope.
6. **Adjective, position of.** — An adjective should be so placed that there can be no doubt as to the word it qualifies. Say, "a pair of new gloves," not "a new pair of gloves."
7. **Adopt, Take, Decide upon.** — We *adopt* that which belongs to another. We *take* or *decide upon* our own course.

8. **Aggravate, Irritate.** — *Aggravate* means to make heavier; to make worse. *Irritate*, to provoke or make angry. The disease was *aggravated* by the climate. His conduct *irritated* me.
9. **Alike** does not need the word *both* before it.
10. **All, the Whole.** — *All* refers to a collection of individuals; *the whole*, to the entire assemblage. Nearly *all* the friends were there. *The whole* army suffered.
11. **Allude, Speak.** — We *speak of* or *mention* the subject under discussion. To *allude to* a matter indicates that it is remotely connected with the subject.
12. **Alter, Change.** — To *alter* is to change partially; to *change* is to make different. The tailor *alters* clothes. A man *changes* his conduct.
13. **Among, Between.** — Use *between* in speaking of two. *Among* applies to a greater number. He divided the money *between* two boys and the clothing *among* several girls.
14. **Anxiety** is a disturbed state of mind. Do not say *anxiety of mind*.
15. **Anticipate, Hope, Expect.** — To *anticipate* is to look forward to. The words *hope* and *expect* both express anticipation. When the anticipation is welcome, we *hope*; when it is more or less certain, we *expect*.

We *anticipate* great pleasure in Europe, where we *hope* to go next year, and we *expect* to realize our anticipations.

16. **Apt, Liable, Likely.** — *Apt* means quick; *liable* suggests responsibility or danger of; *likely*, probability. He is *apt* to learn. He is *liable* for the debt of his father. He is *liable* to be attacked by disease. He is *likely* to repeat his call.
17. **Arduous, Difficult, Hard.** — *Arduous* means literally high or lofty — attended with great labor. We speak of a *difficult* problem, a *hard* task, an *arduous* undertaking.
18. **Argue, Debate, Dispute.** — To *argue* is to defend one's opinion; to *debate*, to interchange arguments in a somewhat formal manner; to *dispute*, to call in question the arguments of an opponent.

19. **Assent, Consent.** — To *assent* is to admit a thing as true; to *consent* is to agree in opinion or sentiment. We *assent* to a proposition. We *consent* to the wish of another.
20. **Attempt, Endeavor.** — An *attempt* is directed to some definite object; an *endeavor* is continued attempt.
21. **At last, At length.** — *At last* means at the end; *at length*, at or in the full extent. *At last* we were ready to go. He read the document *at length*.
22. **Author, Doctor, Editor, Poet,** are titles of women as well as of men.
23. **Avenge, Revenge.** — We *avenge* our wrongs or the wrongs of others. To *revenge* is to inflict injury in a spiteful, malignant spirit.
24. **Avocation, Vocation.** — A man's *vocation* is his calling in life. His *avocation*, that which calls him aside from his ordinary business.
25. **Avow, Acknowledge, Confess.** — To *avow* is to declare openly; to *acknowledge* is to admit or to confess a knowledge of; to *confess* is to admit a fault or crime.
 A legislator *avows* his opposition to a measure; a gentleman *acknowledges* his mistake; a prisoner *confesses* his crime.
26. **Awful**, meaning striking with *awe*, is properly applied to God and to sacred things, hence should not be carelessly used. *Awfully nice, awfully pretty*, etc., are vulgarisms.
27. **Bad** is descriptive; **badly** tells how or the manner. My head feels *bad*. A person looks *bad*. He behaved *badly*. Do not use *bad* for *severe, painful*, etc. *Badly* means *wickedly; imperfectly; incorrectly*. Do not use it for *very much*. Say, "I want to go *very much*," not *badly*.
28. **Balance** is often incorrectly used for *remainder* or *rest*.
 The *remainder* of the evening, not the *balance*.
29. **Banish, Exile, Expel.** — A man is *banished* when forced to leave any country; he is *exiled* when forced to leave his native country. To *expel* means to eject forcibly.
 The Tarquins were *banished* from Rome. Kossuth was *exiled* from his country. The student was *expelled* from college.

30. **Banister** is a corruption of *baluster*. Use *baluster* or *balustrade*.
31. **Belongs to** should not be used for *is a member of*.
32. **Below** and **Under** refer to place and should not be used instead of *less* or *fewer* in referring to quantity or to number ; as,
Less than (not *under*) forty were present.
33. **Beside, Besides.** — *Beside* is a preposition and refers to place ; *besides* is an adverb and means *in addition to* ; as,
Two *besides* me sat *beside* the table.
34. **Between** is followed by the objective form.
Between you and *me*, not between you and *I*.
35. **Both** applies to two combined and should not be used instead of *each* ; as,
Houses stood on *each* side, not *both* sides of the street.
36. **Bound** means under legal or moral obligation and should not be used in the sense of *certain, sure, or determined*.
37. **Brakeman**, not *Brakesman*.
38. **Bran, Brand.** — *Bran* is the coat of the kernel or seed, of wheat, rye, etc., separated from the flour or meal by sifting or bolting. *Brand* is a mark burned in ; kind ; quality ; grade. Say a *new hat*, not *bran new* nor *brand new*.
39. **Calculate** means to *compute, to reckon, to plan, to work out* as by figures, and should not be used for *intend, expect, etc.*
40. **Can, May.** — *Can* should be used to express power or possibility ; *may*, to request or grant permission or to express probability. *Could* and *might* are subject to a similar distinction.
41. **Captivate, Capture.** — *Captivate* means to charm or to fascinate ; *capture* to seize by force or to get possession of by stratagem.
42. **Centre, Middle.** — The *centre* is the point around which a circle is described ; *middle* may be a line or part. We speak of the *centre* of a circle, of the *centre* of attraction ; the *middle* of a page or of a line, the middle of the day or the month or the year.
43. **Cereal, Serial.** — A *cereal* is an edible grain ; a *serial*, a publication appearing in a succession of parts.

44. **Character** should not be used as equivalent to *reputation*.

What a man ~~is~~ makes his *character*; what he is *thought to be* determines his *reputation*.

45. **Come, Came.** — *Come*, the participle, is used with the auxiliary *have*. *Came* is the past tense of *come*, and should never be used with the auxiliary.

He *came* to the city last week. I **have come** to pay you a visit.

46. **Complement, Compliment.** — *Complement*, that which fills up or completes; *compliment*, a truthful expression of regard, confidence, or admiration.

47. **Consequence, Importance.** — *Consequence* means a result and should not be used for *importance*.

48. **Construe, Construct.** — To *construe* is to explain the sense or intention of; to *construct* is to put together. Writers *construct*; readers *construe*.

49. **Contemplate** means to meditate upon, and should not be used for *intend* or *expect*.

50. **Contemptible, Contemptuous.** — *Contemptible* means that which deserves contempt; as, a *contemptible* act; *contemptuous* means filled with contempt; as, a *contemptuous* reply.

51. **Continual, Continuous.** — *Continual* means very frequent, often repeated; *continuous* means without break, cessation, or interruption.

The *continual* applications for alms. A *continuous* line of thought.

52. **Convince, Persuade.** — To *convince* is to satisfy by proof; to *persuade* is to induce by presenting sufficient motives.

He is *convinced* of the truth of the statement.

They *persuaded* him to accept the money.

53. **Correspondence, Correspondents.** — *Correspondence* means the intercourse between persons by means of letters; also the letters which pass between the *correspondents*. The persons who correspond are the *correspondents*.

54. **Custom, Habit.** — *Custom* is based upon the usage of society; the frequent repetition of any act; *habit* is the result of repetition.

The *custom* of giving produces a *habit* of liberality.

55. **Deadly, Deathly.** — *Deadly* means fatal; *deathly* having the appearance of death.

It was a *deadly* blow. Arthur was *deathly* pale.

56. **Decided, Decisive.** — *Decided* means positive, unmistakable; *decisive* means having the power or quality of deciding a question; final; conclusive.

He has a *decided* preference. An opinion given by the United States Supreme Court is *decisive*.

57. **Depot, Station.** — *Depot* is properly a warehouse; *station* a place where trains come to a stand. Railway *station* is preferable to *depot*.

58. **Detect, Discriminate.** — *Detect* is to find out; *discriminate*, to distinguish between.

59. **Did, Done, Don't.** — *Did* is the past tense of the verb "to do." *Done* is the participle. Never say, "I *done* it." Do not use *don't* instead of *does n't* in the third person singular. Say, "he *does n't*." *Don't* and *does n't* are used in speech and in dialogue, but should not be used in ordinary composition.

60. **Die.** — Persons *die of* (not *with*) disease. The disease does not die.

61. **Discover, Disclose.** — To *discover* is to find something not previously known to exist; to *disclose* is to reveal.

62. **Discover, Invent.** — We *invent* by forming new combinations or by attaining results by new means.

Columbus *discovered* America. Whitney *invented* the cotton-gin.

63. **Distinct, Distinctly.** — *Distinct* describes, and *distinctly* tells how.

His speech is *distinct*. He speaks *distinctly*.

64. **Down** is superfluous after verbs which imply descent.

I *fell*, not *fell down*.

The curtain *dropped*, not *dropped down*.

65. **Dreadful** applies to that which inspires fear or dread. A *dreadful* accident; a *dreadful* catastrophe. Do not use this word when describing every-day events.

66. **Dry** means devoid of moisture and should not be used instead of *thirsty* in the sense of desiring water.
67. **Each Other** applies to but two; *one another* to more than two.
68. **Either, Neither, and Both** are applicable to two objects.
69. **Estimate, Esteem** (verbs). — *Estimate* is to judge the value of; to give an opinion from imperfect data. *Esteem* is value placed upon worth — especially personal worth.

Losses or gains may be *estimated*. We *esteem* a friend for his integrity.

70. **Every** — An employer has *entire* or *implicit* confidence in an employee, not *every* confidence.
71. **Example, Problem**. — An *example* is something to be imitated; as, an illustration of a problem in arithmetic. A *problem* requires solution.
72. **Exceed, Excel**. — To *exceed* is to go beyond; to *surpass* either in a good or in a bad sense. To *excel* is to surpass in a good sense.
73. **Expect, Suspect**. — *Expect* is to look forward to; *suspect*, to mistrust; to imagine to be guilty.
74. **Expect** should not be used for *believe* or *think*.
75. **Farther, Further**. — *Farther* usually refers to distance or extent; *further*, to something additional.

We need go no *farther*. No *further* advice is necessary.

76. **Fewer, Less**. — *Fewer* refers to number; *less*, to quantity.
- We shall require *less* material and *fewer* men.
77. **First, Last**. — The *first four* years of my life, not the *four first*. The *last four* problems are difficult; not the *four last*. There can be but one first and one last.
78. **First, Second**, should be used, not *firstly, secondly*, etc.
79. **Foot, Pay**. — To *foot* the bill means to add, to find the amount; to *pay*, to give money or value to cancel the account.
80. **Formally, Formerly**. — *Formally* means in a formal manner; *formerly*, in past time.
81. **Forward**. — Say "advanced," not "advanced forward."

82. **From** should not be used before *hence*, *thence*, or *whence*.

Let us go *hence*, not *from hence*.

83. **Full** is superfluous after *fill*. *Fill* that pail.

84. **Funny** means comical or laughable and should not be used in the sense of *odd*, *strange*, or *unusual*.

85. **Gent**, a vulgar contraction of *gentleman*, should never be used.

86. **Get over**. — We *recover* from an illness, not *get over* it.

87. **Good** should not be used instead of *well*. *Good* is always a noun or an adjective. *Well* is usually an adverb, though it may sometimes be an adjective. *Good* writing is *well* written.

88. **Got**. — Avoid the use of *got*.

She has a new dress, not *has got*.

89. **Grow, Become**. — *Grow* means to increase in passing from one state or condition to another ; as, *grow dark* ; *grow weary* ; *grow large* ; but it is a contradiction to say a thing *grows small*. Use *become* instead.

90. **Guess** should not be used in speaking of a thing about which there is no uncertainty. Do not say *guess* when you mean *think*, *believe*, *suppose*.

91. **Had better** is an incorrect use of *would better*.

You *would better* (not *had better*) go tomorrow.

92. **Had ought** is incorrect. *Ought* is a defective verb having no past participle, hence can have no auxiliary verb used with it.

93. **Half**. — Things are cut into *halves*, not in *half*. The separation makes two *halves*.

94. **Hardly, Scarcely**. — *Hardly* refers to degree and means *not quite*, *not wholly* ; *scarcely* refers to quantity and means *scanty*, *barely*.

He is *hardly* well enough to be moved. There is *scarcely* enough provision for the family.

Do not use a negative before either word.

95. **Hasten, Hurry**. — Both imply quick movement. *Hurry* has the idea of excitement, disorder, confusion, or irregularity ; *hasten*

conveys the idea of rapid movement only. You may properly be in *haste*, but never be in a *hurry*.

96. **Head over Heels.** — The ordinary position. Better to say *busy*, *very busy*.

97. **Healthy, Healthful, Wholesome.** — *Healthy* is applicable to the condition of body or mind ; *healthful* to that which produces health. *Wholesome* commonly applies to food.

A *healthy* man should take *healthful* exercise, live in a *healthful* climate, and have *wholesome* food.

98. **Heap** means a pile or collection of things in a body and should not be used for *much*, *very*, or a *great deal*.

I have *much* trouble, not a *heap*.

99. **Height or Hight** is the word. There is no such word as *heighth*.

100. **Help.** — In many cases, *avoid* or *keep from* would better express the thought.

101. **Here.** — *This* pencil, not *this here*.

102. **High, Tall.** — *High* is a general term meaning elevated, or not low. *Tall* specifically describes that which has a small diameter in proportion to its height.

103. **Human, Humane.** — *Human* means pertaining to mankind. *Humane* means *kind*, *gentle*, *compassionate*.

104. **Hundred, Thousand.** — Use the singular form with numerals. Say, *seven hundred*, not *seven hundreds* ; *three thousand*, not *thousands*.

105. **I thought**, not *I thought to myself*. *Thought* must be to yourself.

106. **Illegible, Unreadable.** — *Illegible* means incapable of being read, because of poorly formed or indistinct letters ; *unreadable*, not fit to be read, or not worth reading.

107. **In, Into.** — *In* means *within*, *inside of* ; *into* means *entrance*.

Two children were playing *in* a field and one fell *into* a pit.

108. **Inaugurate** means to introduce into office, especially public office, in a formal and ceremonious manner. The word should not be used for *begin*, *install*. We *inaugurate* presidents,

governors, and mayors; we *begin* a series of lectures; we *install* pastors and officers in societies and lodges.

109. **Inquire, Investigate.** — *Inquire* means to seek information by asking questions; *investigate*, to examine with care and accuracy.
110. **Kill, Murder, Assassinate.** — To *kill* is to deprive of life; to *murder* is to kill intentionally and maliciously; to *assassinate* is to murder suddenly and by stealth, and is a word somewhat confined to the murdering of prominent persons.

One man may *kill* another in self-defence. Burr *murdered* Hamilton. President McKinley was *assassinated*.

111. **Learn, Teach.** — *Learn* means to acquire knowledge; *teach*, to impart knowledge or to assist others in obtaining it.

I'll *teach* you better. We'll *learn* the lesson.

112. **Least, Less.** — When two things are compared use *less* or *lesser*; when more than two, *least*.

113. **Like I did** should not be used for *as I did*.

114. **Love, Like.** — To *love* means to regard with affection; to *like* means to be pleased with. We *like* strawberries; we *love* our family and friends.

115. **Mad** implies disordered intellect and should not be used in the sense of *provoked*, *vexed*, or *angry*.

116. **Majority, Plurality.** — A candidate has a *majority* when he receives more than one-half of the number of votes cast; a *plurality* when he receives more votes than any other candidate, but said number need not be a majority.

117. **Many, Much.** — *Many* refers to numbers; *much* refers to quantity.

118. **Most, Almost.** — Use *most* in the sense of number or quantity. Use *almost* when nearly can be used in its place.

119. **Mutual, Common.** — *Mutual* means *reciprocal*; *common*, *belonging to all*. *Mutual* assistance. A *common* country.

120. **Near, Nearly.** — *Near* means close to, not distant. *Nearly* means *almost*, *closely*.

The one *near* the end has *nearly* finished his work.

121. **New Beginner.** — Omit *new*. One who begins a thing must be *new* at it.
122. **Nice.** — Think twice before using this word. It implies a union of delicacy and exactness. Do not make of it a characterless word to use in place of *pleasant, agreeable, desirable, lovely, delicate, graceful, charming, refreshing, savory*, etc.
123. **Nobody.** — There will be *nobody* (not *nobody else*) but John.
124. **Noted, Notorious.** — *Noted* means *well known, eminent, celebrated*. *Notorious*, generally known in an unfavorable way.
125. **Of** — should not be used for *have* after *must, might, could, would, should*, etc.
126. **Of** — is incorrectly used after *admit, accept, remember, recollect*.
I would not *accept* it, not *of* it.
127. **On** — I hope he will *continue* (not *continue on*) his course.
128. **Ought, Aught, Naught.** — *Ought* implies moral or legal obligation ; *ought* means anything ; *naught*, nothing.
We *ought* to improve. Did they say *ought* against me? The cipher used in arithmetic is called *naught*.
129. **Over.** — We went *across* (not *over*) the bridge. A bird can fly *over* the bridge.
130. **Overflowed, Overflown.** — Liquids *flow*. The past tense of *flow* is *flowed*. The river has *overflowed* (not *overflown*) its banks.
131. **Partake.** — If you are to *eat*, say so. If you are to take a part or share in common, say *partake* ; as,
Let every one *partake* the general joy. *Partake* of a feast with others.
132. **Party, Person.** — *Party* means a group of persons, or one person who takes part with others ; as, a *party* to a contract.
133. **Pell-mell** is used only in connection with a crowd.
He went *hurriedly* (not *pell-mell*) through the street.
134. **People, Persons.** — Use *people* when the idea is the whole ; *persons* when the individuals are thought of.
There were five *persons* at dinner. This will please the *people*. The *people* desire just laws. Several *persons* called to see me.

135. **Plenty, Abundance.** — *Plenty* means a sufficient supply, such as fills without overflowing; *abundance*, an overflowing supply.
136. **Pocket-Handkerchief.** — Omit *pocket* and say *handkerchief*.
137. **Popular, Poplar.** — *Popular*, pleasing to the people; *poplar*, a kind of tree.
138. **Post** for *inform* is not acceptable. We *post* books; we *post* a notice; but not ourselves.
That man is *well informed* (not *posted*) on this subject.
139. **Reading.** — The name of this city is pronounced *rēding*, not *reedding*.
140. **Real** is an adjective and means *true, genuine*; as *real* sympathy, *real* point lace. It should not be used in place of *very, quite, extremely*, nor the adverb *really*.
I am *very* (not *real*) glad to see you. Are you *really* (not *real*) angry with me?
141. **Receipt, Recipe.** — A *receipt* for money paid; a *recipe* for compounding foods or medicines.
142. **Recommend** should not be used for *suggest* nor *request*. Do not use the verb *recommend* for the noun *recommendation*.
I enclose a *recommendation* (not *recommend*) from Mr. A. C. Hood.
143. **Reimburse, Pay.** — We *pay* a person for services rendered. We *reimburse* him for money he has expended for us.
144. **Remember, Recollect.** — To *remember* means to preserve in mind, to be able to recall when required; to *recollect* (re-collect) is to recall mental impressions that we may not now remember.
145. **Renumerate** means to count again and should not be mistaken for *remunerate*.
146. **Respectfully, Respectively.** — *Respectfully* means in a respectful manner; *respectively*, one following the other in order.
147. **Resurrect.** — This word should not be used. The proper word is the noun "resurrection," which means the "rising again," especially the rising again from the dead.
148. **Returned.** — The prefix *re* means back. After a year's absence in California he *returned* (not *returned back*).

149. **Salmon** should be pronounced *sāmun* not *salmun*.

150. **Same** should not be used in such sentences as

This is the *same* book I had yesterday.

151. **Scissors, Shears, Trousers**, etc., denoting articles that are paired or coupled, are plural and require a plural verb.

The shears *are* (not *is*) bent.

152. **See, Saw, Seen**. — I *see* him (now in sight). I *saw* him (at some time prior to the present) or I *have seen* him.

153. **Sesame** is pronounced *sēs' a mē* not *sē sāme*.

154. **Set, Sit**. — *Set* is commonly active, and means to place in position, to appoint a time; *sit* means to rest, to remain in a state of repose, to hold a session.

Pres.	Past.	Pres. Part.	Perf. Part.
set	set	setting	set
sit	sat	sitting	sat

Set a dish on the table; *set* a broken bone; *set* an example; the *setting* of the sun. *Sit* by the fire; he *sat* in Congress last year; court *sits* in March; *sit* for a picture; a bird is *sitting* on eggs; the tide *sets*.

155. **Shall, Will**. — To express futurity, use *shall* in the first person and *will* in the second and the third; as, I *shall* be seventeen in August and you *will* be nineteen in October. He *will* not go. To express a promise, purpose, determination, obligation, or inevitable action which the speaker means to control, use *will* in the first person and *shall* in the second and third; as,

I *will* meet you at one. (Promise.) You *shall* meet me. (Command.) He *shall* not go. (Action under control of speaker.)

In asking questions, *shall* (never *will*) is used with the subject *I* or *we*. With other subjects, the same auxiliary (whether *shall* or *will*) is used that is expected in the answer. For example: *Shall* you take the train at four o'clock? I *shall*. *Will* you call me at six? I *will*.

156. **Some, Somewhat**. — He is *somewhat* (not *some*) better.

157. **Sometime, Some time.** — *Sometime* is an adverb and refers to an indefinite time ; *some time* is a noun qualified by an adjective and refers to a period of time. I will go *sometime*. It will take *some time* to do the work.
158. **Sooner, Rather.** — We would *rather* (not *sooner*) do it than not.
159. **Spokane.** — The name of this city is *Spō kân'*, not *Spō kâne*.
160. **Square, Round.** — If a thing is square, something else cannot be *squarer* or *more square*. If neither one is a perfect square, one may be *more nearly square* than the other.
161. **Stop, Stay.** — *Stop* means to cease going, to halt, and should not be used to express an interval of time. One may *stop* at a station and *stay* two hours before the arrival of a train.
162. **Such, So.** — *Such* is an adjective and means like this or like these ; *so*, an adverb, implies degree.
- Such* oranges are common in America, but you seldom see *so* large oranges here.
163. **Take** should not be used for *charge*.
- How much will you *charge* (not *take*) for it?
164. **Talk.** — William *speaks* (not *talks*) Spanish.
165. **Team** means two or more horses harnessed together, and has no reference to vehicles.
166. **Temperance, Abstinence.** — *Temperance* implies moderation ; *abstinence*, refraining from.
167. **Terrible.** — Things are **terrible** when they excite extreme fear or terror. You may say a *terrible hurricane*. Do not use *terrible* nor *terribly* before such words as *warm*, *cold*, *hurry*, *glad*, etc.
168. **Think.** — Say, I am heavier than you *think*, not *think for*.
169. **Together** is superfluous after *unite*, *connect*, *correspond*, and similar words.
170. **Transpire** means *to breathe out*, *to leak out*, to become known, and should not be used for *happen*, *occur*, *take place*, etc.
171. **Truth, Veracity.** — *Truth* refers to statements or things ; *veracity*, to persons.

The *truth* of a statement is admitted when the *veracity* (observance of truth) of its author is unquestioned.

172. **Turn, Pour.** — *Pour* (not *turn*) the tea, coffee, milk, etc.

173. **Verdict, Testimony.**

The jury rendered a *verdict* in accordance with the *testimony* of the witnesses.

174. **Want, Need.** — To *want* is to be without that which contributes to our comfort, or that which is the object of our desire; to *need* is to be without that which is essential for our existence or our purposes.

I may *want* a new hat, but I *need* food.

175. **Went, Gone.** — Say *have gone* or *would have gone*. *Have* is used before *gone*, but not before *went*.

176. **What for?** —

Why (not *what for*) did he do that?

177. **Which** refers to animals and things; *who*, *whose*, and *whom*, to persons; and *that*, to either persons or things. The pronoun *who* did not come into the language until about the seventeenth century. This fact accounts for *which* in the expression, "Our Father which art in heaven."

178. **Who, Whom.** — *Who* is the nominative and *whom* the objective form.

To *whom* have you sent the money, not *Who* have you sent the money to? "*Who* do men say that I am," is right, because the nominative is used after the verb *to be*.

179. **Widow.** — The word *woman* following *widow* is superfluous.

180. **Without, Unless.** — *Without* is a preposition and requires the objective case; *unless* is a conjunction.

He would not go *unless* (not *without*) I would. He would not go *without* me.

181. **Witness, See.** — *Witness* means to bear testimony, to attest.

We may *witness* a legal paper, but we *see* a race or a ball game.

182. **Worse.** — We want to see you *more* (not *worse*) than ever.

183. **Yours.** — Do not close a letter with *Yours*, etc.

WORDS SIMILAR IN PRONUNCIATION BUT DIFFERENT IN MEANING

The following words are worthy of careful study on the part of all students, but especially shorthand students. The shorthand outlines for many of these words are the same; all are similar. Because of this fact, it is necessary for the shorthand writer to have knowledge of the words in order to supply the proper one in the sentence dictated.

These words while similar in sound are so radically different in meaning that the substitution of one for the other would alter the meaning of the sentence. Students should note very carefully the spelling as well as the meaning of each word, and be able to use it properly. Until he can do this, his time will be well spent in studying the following paragraphs.

- | | |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 1. Accede , to agree or assent. | 12. Edition , publication of any literary work; number of copies printed at one time. |
| 2. Exceed , to go beyond. | 13. Advice , counsel. |
| 3. Accept , to receive or consent to. | 14. Advise , to give advice to. |
| 4. Except , to take exception to; to leave out; to exclude. | 15. Affect , to produce a change in; to pretend to. |
| 5. Access , admittance; the way of approach. | 16. Effect , that which is produced by a cause; to perform; to accomplish. |
| 6. Excess , superabundance. | 17. Aloud , with a loud voice; with the voice. |
| 7. Adapt , to make suitable; to adjust. | 18. Allowed , permitted; deducted. |
| 8. Adept , a skillful person. | 19. Altar , a table on which sacrifices are offered. |
| 9. Adapted , well fitted; suitable. | |
| 10. Adopted , received as one's own. | |
| 11. Addition , the act of adding; an accession. | |

20. **Alter**, to change.
21. **Arc**, part of the circumference of a circle.
22. **Ark**, a small close chest.
23. **Assistance**, help.
24. **Assistants**, those who help.
25. **Aught**, anything.
26. **Ought**, in duty bound.
27. **Bail**, to set free from custody; to free from water.
28. **Bale**, a bundle of goods.
29. **Bare**, without covering.
30. **Bear**, a wild animal; to support.
31. **Beach**, a sandy shore.
32. **Beech**, a tree.
33. **Beer**, malt liquor.
34. **Bier**, a frame for carrying the dead.
35. **Berry**, a small juicy fruit.
36. **Bury**, to cover out of sight.
37. **Berth**, a sleeping-place in a ship or car.
38. **Birth**, coming into life.
39. **Bolder**, more bold.
40. **Boulder**, a mass of rock moved from its native bed.
41. **Borough**, a town.
42. **Burrow**, to make a hole in earth.
43. **Bough**, a branch of a tree.
44. **Bow**, the front of a boat; to incline the body.
45. **Brake**, a contrivance for stopping a wheel.
46. **Break**, to burst or separate.
47. **Bread**, food made from flour or meal.
48. **Bred**, part of the verb *breed*, to bring up.
49. **Bridal**, pertaining to a bride.
50. **Bridle**, the head-harness of a horse.
51. **Buy**, to purchase.
52. **By**, near to.
53. **Bye**, a thing not directly aimed at.
54. **Calendar**, an almanac.
55. **Calender**, a hot press to give a glossy surface to paper, cloths, etc.
56. **Cannon**, a large gun.
57. **Canon**, an ecclesiastical law.
58. **Canvas**, a coarse cloth.
59. **Canvass**, to solicit votes or subscriptions.
60. **Capital**, the top of a column; stock employed in trade; chief.
61. **Capitol**, a building occupied by a legislature.
62. **Cast**, to fling; the form into which a thing is moulded.
63. **Caste**, a class of society.
64. **Cell**, a small room; a small cavity.
65. **Sell**, to give for a price.
66. **Cent**, a small coin.
67. **Scent**, a smell or perfume.
68. **Sent**, did send; despatched.
69. **Cereal**, any edible grain.
70. **Serial**, a periodical publication.
71. **Cession**, yielding or giving up.
72. **Session**, the sitting of a court or council.
73. **Chased**, followed for the purpose of catching.
74. **Chaste**, pure; simple in design.
75. **Choir**, a company of singers.
76. **Quire**, twenty-four sheets of paper.
77. **Choral**, belonging to a choir.
78. **Coral**, the shell of a kind of marine animal.

79. Cite, to summon; to quote.
80. Sight, a view; vision.
81. Site, situation.
82. Climb, to ascend.
83. Clime, climate.
84. Close, to shut; to conclude.
85. Clothes, dress or apparel.
86. Coarse, rough, not fine.
87. Course, direction; conduct.
88. Colonel, the chief officer of a regiment.
89. Kernel, the essential part of a seed.
90. Core, the heart of anything, especially of fruit.
91. Corps, an organized body of men.
92. Correspondence, letters which pass between correspondents.
93. Correspondents, those who correspond by letter.
94. Council, an assembly for consultation or advice.
95. Counsel, advice; to advise.
96. Consul, a representative to a foreign country.
97. Currant, a small fruit.
98. Current, a stream; now passing.
99. Cymbal, musical instrument.
100. Symbol, an emblem.
101. Dairy, a place where milk is kept.
102. Diary, a record of daily events.
103. Decease, death.
104. Disease, illness.
105. Decent, becoming; modest.
106. Descent, the act of descending.
107. Dissent, disagreement; to differ in opinion.
108. Deference, regard or respect; submission in opinion.
109. Difference, distinction or dissimilarity.
110. Desert, to forsake or abandon.
111. Desert, waste or barren land.
112. Dessert, last course at dinner.
113. Device, that which is devised or designed.
114. Devise, to invent or contrive; to give away real estate by will.
115. Divers, various.
116. Diverse, different; dissimilar.
117. Draft, an order for money.
118. Draught, a current of air.
119. Dyeing, the act or process of coloring.
120. Dying, the act of expiring.
121. Emerge, to come forth.
122. Immerge, to plunge into.
123. Emigrant, a person who leaves one country to settle in another.
124. Immigrant, a person entering a new country for the purpose of permanent residence.
125. Eminent, distinguished; illustrious.
126. Imminent, impending; near.
127. Eyelet, a small hole or perforation to receive a cord or fastener.
128. Islet, a small island.
129. Faint, to grow weak; to swoon.
130. Feint, a pretence.
131. Fair, pleasing to the eye; just or right; an occasional joint exhibition of articles for sale or inspection.
132. Fare, food; price of passage; to happen well or ill.

133. False, untrue ; deceptive.
134. Faults, defects ; failings.
135. Fate, destiny.
136. Fête, a festival.
137. Feat, a deed or exploit.
138. Feet, plural of foot.
139. Ferrule, a metallic band.
140. Ferule, a kind of ruler.
141. Flour, finely ground grain.
142. Flower, a blossom.
143. Formally, ceremoniously.
144. Formerly, in past time.
145. Forth, forward ; out.
146. Fourth, next after third.
147. Freeze, to become congealed by cold.
148. Frieze, coarse woollen cloth ; a term in architecture.
149. Gamble, to play for money.
150. Gambol, to skip about in sport ; to frisk.
151. Genius, uncommon intellectual powers.
152. Genus, a class.
153. Gilt, gold laid on the surface.
154. Guilt, crime ; wickedness.
155. Grate, an open stove ; to rub against a rough surface.
156. Great, large ; distinguished.
157. Grater, an instrument for grating.
158. Greater, large ; more distinguished.
159. Grocer, one who deals in articles of food.
160. Grosser, more gross.
161. Guessed, part of the verb *guess*.
162. Guest, a visitor.
163. Halloo, to shout or cry out.
164. Hallow, to consecrate or make holy.
165. Halo, a luminous circle.
166. Hear, to perceive by the ear.
167. Here, in this place.
168. Heard, did hear.
169. Herd, a collection of cattle.
170. Higher, more elevated.
171. Hire, to contract for services.
172. Hole, an aperture ; a hollow place.
173. Whole, the entire thing.
174. Holy, sacred.
175. Wholly, totally.
176. Human, belonging to man.
177. Humane, kind ; sympathizing.
178. Incite, to urge.
179. Insight, a perception of the inner nature.
180. Indict, to accuse or arraign.
181. Indite, to compose or write.
182. Ingenious, possessed of genius.
183. Ingenuous, candid ; sincere.
184. Jam, fruit boiled with sugar.
185. Jamb, a side-post of a door.
186. Jest, a joke.
187. Just, equitable ; fair.
188. Key, that which opens a lock.
189. Quay, a wharf.
190. Kill, to deprive of life.
191. Kiln, a large stove or oven for burning or drying anything.
192. Knave, a rogue.
193. Nave, the body of a church.
194. Knead, to work dough.
195. Need, want or necessity.
196. Knight, a military attendant.
197. Night, the time from sunset to sunrise.
198. Lath, a thin strip of wood.
199. Lathe, a machine for turning or shaping articles.

200. Least, smallest.
201. Lest, for fear that.
202. Lessen, to diminish.
203. Lesson, a task assigned by a teacher; knowledge gained.
204. Lineament, form or feature, particularly of the face.
205. Liniment, a kind of soft ointment.
206. Loan, something lent.
207. Lone, alone; single.
208. Loose, free; not close or tight.
209. Lose, to mislay; to wander from.
210. Made, part of the verb *make*.
211. Maid, a young girl.
212. Mail, letters, etc., received through the postoffice.
213. Male, masculine.
214. Manner, method; custom; habit.
215. Manor, land belonging to a lord or nobleman.
216. Mantel, ornamental frame about a fireplace.
217. Mantle, a kind of cloak.
218. Mean, low; base; to intend.
219. Mien, manner or bearing.
220. Meat, animal food; food in general.
221. Meet, to come together; to assemble; suitable.
222. Mete, to measure.
223. Medal, a disk of metal bearing a device.
224. Meddle, to interfere.
225. Metal, a mineral substance.
226. Mettle, courage or spirit.
227. Might, strength.
228. Mite, anything very small.
229. Miner, one who mines.
230. Minor, less or smaller; a person under age.
231. Mode, manner.
232. Mowed, cut down.
233. Mustard, a plant and its seeds.
234. Mustered, gathered; assembled.
235. Neither, not either.
236. Nether, under; lower.
237. Oar, an implement for rowing.
238. O'er, contraction of *over*.
239. Ore, a mineral substance containing a metal.
240. Ordinance, a rule established by authority.
241. Ordnance, heavy weapons of warfare.
242. Our, belonging to us.
243. Hour, a division of time; sixty minutes.
244. Pail, a vessel for carrying liquids.
245. Pale, wan, faint-colored.
246. Pain, bodily suffering.
247. Pane, a square of glass.
248. Pair, a couple.
249. Pare, to cut or shave off the surface.
250. Pear, a fruit.
251. Patience, endurance; submission.
252. Patients, sufferers under medical treatment.
253. Peace, freedom from war; quiet.
254. Piece, a part of anything.
255. Peak, a point; the summit of a hill or mountain.
256. Peek, to look slyly.
257. Pique, a feeling of annoyance.
258. Pedal, a lever for the foot.
259. Peddle, to sell from house to house.

260. Pillar, a column of wood or of stone.
261. Pillow, a head-rest.
262. Plaintiff, the person who complains of or accuses another in a court.
263. Plaintive, sad; serious; sorrowful.
264. Plum, a fruit.
265. Plumb, vertical.
266. Pole, a long piece of wood.
267. Poll, the head; a register of heads, that is, of persons.
268. Poplar, a kind of tree.
269. Popular, pertaining to the people; widely admired.
270. Pore, a small opening; to look closely or intently over.
271. Pour, to empty out liquids.
272. Precede, to go before.
273. Proceed, to move forward.
274. Precedent, something done that may serve as an authority for subsequent acts.
275. President, one elected to preside.
276. Presence, the state or condition of being present.
277. Presents, gifts.
278. Principal, chief or head; a sum of money at interest.
279. Principle, a settled rule of conduct.
280. Profit, gain or benefit.
281. Prophet, one who prophesies or foretells events.
282. Quarts, plural of quart, — the fourth part of a gallon.
283. Quartz, a kind of rock.
284. Quiet, calm; freedom from noise.
285. Quite, completely; entirely; to the fullest extent.
286. Rain, water falling in drops from the clouds.
287. Reign, to rule; royal authority.
288. Rein, the strap of a bridle.
289. Raise, to elevate; to produce by cultivation.
290. Rays, plural of *ray*, — a beam of light.
291. Raze, to level with the ground; to demolish.
292. Real, actual; genuine.
293. Reel, a device for winding rope, etc.; to stagger.
294. Rest, to cease from action.
295. Wrest, to snatch or force away.
296. Right, correct; opposite to the left.
297. Rite, an observance or ceremony.
298. Wright, a workman.
299. Write, to express ideas by letters, figures, or characters.
300. Ring, a circular band; to cause to sound by striking.
301. Wring, to twist and compress.
302. Road, an open way for travelling.
303. Rode, part of the verb *ride*.
304. Rowed, part of the verb *row*.
305. Rood, the fourth part of an acre.
306. Rude, rough; vulgar.
307. Root, that part of a plant which is underground.
308. Route, the way travelled.
309. Rough, not smooth; coarse.
310. Ruff, a kind of collar.
311. Sail, to move on or through the water.
312. Sale, the act of selling.

313. Salary, money paid for services.
 314. Celery, a plant.
 315. Sane, in one's right mind.
 316. Seine, a large fishing-net.
 317. Scene, a spectacle, exhibition, or view.
 318. Seen, part of the verb *see*.
 319. Scull, a short oar; a boat.
 320. Skull, the bony frame of the head.
 321. Seam, a line of juncture.
 322. Seem, to appear.
 323. Seed, that which produces.
 324. Cede, to yield or surrender.
 325. Seller, one who sells.
 326. Cellar, underground room.
 327. Serge, a kind of cloth.
 328. Surge, to roll, as a wave.
 329. Shone, part of the verb *shine*.
 330. Shown, part of the verb *show*.
 331. Slay, to kill.
 332. Sleigh, a sled.
 333. Sleight, an artful trick.
 334. Slight, weak; frail; to disregard.
 335. Sole, the bottom of the foot; single; only; the name of a fish.
 336. Soul, the spiritual part of man.
 337. Specie, coin.
 338. Species, variety or kind.
 339. Stair, a series of steps.
 340. Stare, to look with fixed eyes.
 341. Stake, a pointed stick; a wager or prize.
 342. Steak, a slice of beef.
 343. Stationary, not moving.
 344. Stationery, papers, pens, etc.
 345. Statue, an image.
 346. Stature, height of a man.
 347. Statute, a law or decree.
 348. Steal, to take without right.
 349. Steel, hardened iron.
 350. Stile, a means for passing through or over a fence or wall.
 351. Style, manner; to give a title to.
 352. Straight, not crooked.
 353. Strait, narrow.
 354. Succor, to help or relieve; assistance.
 355. Sucker, that which sucks; the shoot of a plant.
 356. Suite, a number of things used or classed together.
 357. Sweet, agreeable to the taste.
 358. Tare, a weed; an allowance for the weight of a cask, bag, etc.
 359. Tear, to rend or separate.
 360. Their, of them or belonging to them.
 361. There, in that place.
 362. Threw, part of the verb *throw*.
 363. Through, from end to end; by means of.
 364. Throne, a chair of state.
 365. Thrown, part of the verb *throw*.
 366. Tide, the rising and falling of the waters of the ocean.
 367. Tied, fastened in a knot.
 368. Ton, a measure of weight or quantity.
 369. Tun, a large cask; a measure of capacity.
 370. Treaties, a plural of treaty, — a negotiation or contract.
 371. Treatise, an essay or composition.
 372. Vacation, a holiday.
 373. Vocation, profession or calling.

374. **Vain**, conceited.
375. **Vane**, a weathercock.
376. **Vein**, a blood-vessel.
377. **Vary**, to change.
378. **Very**, real; in a high degree.
379. **Veracious**, truthful; worthy of belief.
380. **Voracious**, eating with eagerness.
381. **Vice**, wickedness.
382. **Vise**, a kind of press.
383. **Wade**, to walk through water.
384. **Weighed**, did weigh.
385. **Waist**, part of the body immediately below the ribs.
386. **Waste**, to employ uselessly.
387. **Wait**, to stay, to tarry.
388. **Weight**, heaviness; importance.
389. **Waive**, to relinquish.
390. **Wave**, billow of the ocean; to shake.
391. **Weak**, not strong.
392. **Week**, seven days.
393. **Yoke**, a wooden frame for coupling.
394. **Yolk**, the yellow part of the egg.

SUGGESTIONS TO STENOGRAPHERS

The first step toward a position as an amanuensis in a business office is a thorough preparation for the work. This can be secured only by a careful study of stenography and typewriting. To students who have fitted themselves in this way for office work, we make the following suggestions.

1. **Form.** — The form of a typewritten letter conforms in general to that of the pen-written letter. The salutation should begin at the margin and should be followed by the colon (:). The body of the letter should begin on the line below the salutation at the paragraph point (usually five points to the right of the margin). See model, page 100.

2. **Punctuation and Capitalization.** — To properly punctuate and capitalize a business letter, whether typewritten or pen-written, the student must be familiar with the general rules of English grammar and with the rules for punctuation and the use of capitals. See pages 33–51. Errors in spelling, punctuation, and capitalization are more conspicuous when in typewriting than in ordinary longhand, hence the necessity for the stenographer to be especially particular along these lines.

3. **Spelling.** — A misspelled word in any letter is a disfigurement, but a misspelled word in a typewritten letter stands out with greater effrontery than if the letter were written with a pen. A dictionary and a postal guide should be part of the stenographer's personal property and should be consulted in all cases of doubt. It is always allowable to ask the dictator to spell the

name of the person to whom he writes, if it is unusual, but it ought never to be necessary to ask him to spell an ordinary English word nor a postoffice.

4. **Erasures.** — There is no legitimate excuse for erasures. The student who cannot typewrite a full-page letter without making an erasure is not fitted to accept a position, and should continue his practice until he can. A letter containing corrections is a disgrace to the typewritist as well as to the business man who will accept poor work from an employee. To become an accurate typewriter operator, the student should have careful instruction at the beginning of his course; then should be painstaking and persistent. He should never erase in his practice work, no matter what the temptation may be. If this plan is followed during his preparatory course, when he enters a business office as an assistant, he will be able to typewrite without errors.

5. **Margin.** — Put the paper in the machine so that the margin at the left will be from three-fourths of an inch to one inch wide. The margin at the right of the sheet should be as even as possible. The distance from the top of the sheet will depend upon the letter heading used and the length of the letter. The distance from the bottom of the sheet to the last printed line should not be less than an inch and a quarter.

6. **Paging.** — Unless requested to do otherwise, use one side of the sheet only. If necessary, use two or three sheets. The second and the following sheets should be numbered. This is usually done by writing at the top of all pages, except the first, the initials of the party to whom the letter is addressed and the number of the page; thus, W. G. H. 2. See paragraph 101, page 31.

7. **Dividing Words.**—Read carefully paragraph 27, page 10. This paragraph is of special importance to the typewriter operator.

8. **P. S.**—If a postscript is to be added to a letter, leave three double spaces between the complimentary closing and the postscript. The initials of the writer should be signed to the postscript. See paragraph 94, page 29.

9. **Duplicating.**—If several copies of a letter or document are desired, it is a simple matter to produce them by the use of carbon paper. If a large number of copies are desired, they may be secured by the use of the mimeograph or other duplicating machines. Directions for use always accompany these machines.

10. **Letterpress Copying.**—In many business houses, a letterpress copy of all letters and invoices are desired. If you wish to make these copies, be sure the ink on the ribbon or pad of your typewriter is copying ink.

11. **Materials.**—Notebook and pen or pencils should be ready at a second's warning. The stenographer should always have a notebook and several sharpened pencils, or a well-filled fountain pen within reach. This will avoid the necessity of keeping his employer waiting while he sharpens a pencil or hunts for a notebook. Remember, "Time is money."

12. **Machine.**—The typewriter should be carefully dusted every morning. Be sure the type is clean, that the ribbon is in good condition, and that the parts requiring oil are supplied. Have a pair of gloves which you can wear when cleaning your machine. Dirty fingers will not improve the looks either of your work or your hands; and an explanation, "I cleaned my machine this morning," does not alter the fact that your fingernails are dirty.

Albany, N. Y., August 8, 1903.

Mr. Otto E. Lamar,

Hamilton, N. Y.

Dear Sir:

As per your request of the 4th inst., we have mailed you a copy of our pamphlet entitled, "A Cruise to the Mediterranean." You will find it a very interesting publication and we trust it will induce you to accompany us. We propose to have a select party and have mapped out the most attractive cruise ever undertaken.

Our steamer is now about half filled and we are receiving a large number of applications and inquiries every day. We would call your attention to the fact that a deposit of Fifty Dollars (\$50.) is necessary to reserve a berth.

Any further information you may desire, we shall be pleased to give.

Yours truly,

Clark-Rogers Co.,

Per J. F. R.

After 5 days, return to
FARMERS NATIONAL BANK,
HUDSON, N. Y.

The General Electric Co.,
Schenectady,
N. Y.

IF NOT DELIVERED IN FIVE DAYS,
MORTON TRUST CO
NEW YORK.

Messrs. Hun & Emerson,
94 Lincoln Ave.,
Chicago, Ill.

Mr. Ernest M. Adams,
Pasadena,
Cal.
Introducing
Mr. A. L. Root.

RIDGWAY & TYLER
ALBANY, N. Y.

R. M. Gibson, Esq.,
Attorney at Law,
Richmond, Va.

Mrs. Allen T. Hamilton,
Manchester,
Ontario Co. N. Y.

13. **Transcribing.** — Fewer mistakes in transcribing will occur if the stenographer will read two or three sentences ahead of where he is typewriting. Unless this is done it will be impossible to punctuate properly. To transcribe intelligently requires close attention to the sense of the letter. *Think. Do not be a machine.* Ridiculous mistakes are often made by would-be stenographers from the habit of writing what they think they have heard. If you think you have heard a word the meaning of which is unknown to you, before you write it on the typewriter look up its meaning. If you find it does not make sense in the sentence dictated, you may decide to substitute a word of similar sound which does make sense, or ask the dictator for the word. If this suggestion were followed, such sentences as the following would not be seen: "We regret that you are *illegible* for the position." Similar errors occur from transcribing carelessly written shorthand notes. If you have in your notes an outline for a word which does not make good sense, you should not transcribe the word without making inquiry.

14. **Envelopes.** — In directing envelopes follow the suggestions on pages 17 and 18 for pen-written superscriptions. See models, page 101.

15. **The First Position.** — It is during the first months in his first position where the stenographer has most of his trials and tribulations. New words, old words with new meanings, technical terms, indistinct dictators, etc., etc., — all these go to make the young stenographer well-nigh insane. At the first opportunity, study the letters in the letter book. Learn the meaning of the technical words and phrases used; practise the outlines for all of these. Do not get discouraged and give up. Hundreds of others have fought this battle and won; if you are worthy the name of "stenographer," you will win too.

THINGS TO BE OBSERVED

1. Use good material. It is poor economy to use cheap stationery.
2. Use simple language. Construct your sentences carefully.
3. Use pure English. The English language is worth careful study.
4. Write legibly. Flourishes and shading are out of place in a letter.
5. Spell correctly. Keep a dictionary and a postal guide on your desk.
6. Use the underscore sparingly. Too frequent use lessens its value.
7. Be brief. Let your statements be clear but concise.
8. Be courteous. You will never regret sending a courteous letter.
9. The character & may be used only in the names of firms and corporations.
10. Use No. or the character # when followed by figures.
11. If you find an error in your letter, rewrite it.
12. Divide a word at the end of the line between syllables.
13. Make a copy of every important letter.
14. Envelopes should correspond in color and size with the paper used.
15. Be sure the envelope is sealed before mailing it.
16. Fold the letter carefully.
17. Insert letter in envelope properly. Be careful in making enclosures.
18. See that the stamp is in the proper position, the upper right corner of the envelope.
19. The envelope should have the name of the sender and his address on the upper left corner.
20. Wrap parcels for the mail carefully, so there will be no danger of the wrapper coming off in the mail.
21. Sign your name with especial care.
22. Be sure the state abbreviation is plain.
23. Enclose self-addressed stamped envelope for reply if answer concerns yourself alone.
24. Answer promptly all letters which require a reply.

THINGS TO BE AVOIDED

1. Do not use slang. Pure English will express your meaning.
2. Avoid the use of foreign words and phrases.
3. Do not use rec'd, don't, O. K., and similar contractions and abbreviations in the body of a letter. Spell the words in full.
4. Never abbreviate the words in the salutation nor in the complimentary closing.
5. Do not abbreviate the name of a city. Spell the name of the state in full unless the abbreviation is perfectly plain.
6. Avoid a careless, scribbling style of penmanship.
7. Do not interline. Do not correct a misspelled word by interlining.
8. Avoid blots and erasures. They bespeak a slovenly person.
9. Never send a letter which was written while angry.
10. Avoid the use of & for "and."
11. Do not use figures for words except in dates, sums of money, time of day, rates, prices, etc.
12. Do not divide a word of one syllable. Do not divide a word of more than one syllable except between syllables.
13. Banish the word "got" from your vocabulary.
14. Do not use auxiliary verbs with the past tense. Say "have gone."
15. Do not allow the superscription to take up so much space on the envelope that there will be no room for the postmark.
16. Avoid mailing a letter or package with insufficient postage.
17. Avoid repetition of words and meaning. Use synonyms rather than repeat the same word several times. Do not repeat for emphasis.
18. Do not omit regular postage when using a special delivery stamp.
19. Do not put a period after Miss, 1st, 2d, 3d, 4th, etc. They are not abbreviations.
20. Do not mail a package without the name of the sender on the upper left corner.

BUSINESS FORMS

1. All young people should be so familiar with ordinary business forms as to be able to prepare them promptly and accurately at a moment's notice. Bookkeeping students may secure this knowledge and facility while pursuing their commercial studies, but for shorthand students who may not have that advantage we give a few forms which should be fully understood.

RECEIPTS

2. A Receipt should contain the name of the person or firm from whom value is received, the amount, and the purpose for which it is received.

\$10090 ⁴⁰	Boston, Mass., Jan 2, 1904
Received of Morgan Steamship Co	
Ten thousand ninety and ⁴⁰ / ₁₀₀ Dollars	
in full of account to date.	
D. W. Seligman	

CHECKS

3. A Check is an order drawn by a depositor on a bank, banker, or trust company, payable on demand.

In indorsing checks, write across the top of the back — not lengthwise. The top of the back is the left end of the face. Write your name on the back of the check in the same manner as it appears on the face. If your name is spelled incorrectly, indorse twice by writing name as it is on face of paper followed below by your name spelled correctly.

If the check is for deposit, indorse by writing name across the back. This is called a *blank* indorsement. If the check is to be transferred to another person, indorse by writing, *Pay to the order of* ——— and sign your name. This is called a *full* indorsement.

\$4015 ⁰⁰	WASHINGTON, D. C.	Dec 3, 1903
SECOND NATIONAL BANK		
PAY TO <u>Samuel Jenkins & Co</u>		OR ORDER
<u>Four thousand fifteen</u>		¹⁰⁰ DOLLARS.
No. 249	<u>E. H. Dumes</u>	

PROMISSORY NOTES

4. A **Promissory Note** is a written promise to pay to the person named therein, to order or to bearer, a given sum of money at a specified time.

The person who signs the note is called the *maker* and the person in whose favor it is drawn, the *payee*. The *face* of the note is the sum of money promised.

A person who signs his name on the back of a note guarantees the payment of the same. He is called the *indorser*.

Notes bear interest only when so stated, except after maturity. A negotiable note is one made payable to the bearer, or to the order of the payee.

\$ <u>469.50</u>	Plainfield, N. J., <u>Dec 1</u> 190 <u>3</u>
<u>Three months</u> AFTER DATE I PROMISE TO PAY	
to <u>Cluett, Peabody & Company</u> or order	
<u>Four hundred sixty nine</u> ⁵⁰ / ₁₀₀ Dollars	
at Commercial National Bank.	
Value received.	
No. <u>198</u>	Due <u>Mar 1</u> 190 <u>4</u> <u>A. B. Wood</u>

DRAFTS

5. A Draft is a written order by which one person directs another to pay a given sum, named therein, at a specified time, to the order of a third person. The chief object in the use of drafts is to avoid the risk and inconvenience of transmitting money from place to place.

The original parties to a draft are: 1. Drawer; 2. Drawee; 3. Payee.

The Drawer is the person who draws or makes the order.

The Drawee is the person on whom the order is drawn.

The Payee is the person to whom the order is made payable.

Drafts are of two kinds: *Sight* and *Time*.

A **Sight Draft** is payable on presentation.

A **Time Draft** is drawn for a specified number of days after sight or a specified number of days after date.

Time drafts are presented to the drawee for *acceptance*. By *acceptance* is meant the written acknowledgment of the drawee

that he *accepts* the conditions mentioned in the draft. To signify his acceptance, the drawee writes the word "Accepted" and his name across the face of the draft.

Sight Draft

\$ <u>987⁰⁰</u>	Cincinnati, Ohio, <u>Mar 13</u> 190 <u>4</u>
At sight Pay to the Order	
of <u>John Wanamaker & Co</u>	
<u>Nine hundred eighty seven</u> ⁰⁰ / ₁₀₀ Dollars	
Value received and charge to account of	
To <u>Tiffany & Pro</u>	<u>E. G. Ward</u>
<u>Winnington, Vt.</u>	

Time Draft

\$ <u>5000⁰⁰</u>	BOSTON, MASS., <u>Oct 14</u> 190 <u>3</u>
At fifteen days sight PAY TO	
THE ORDER OF <u>American Board of Missions</u>	
<u>Five thousand</u> ⁰⁰ / ₁₀₀ DOLLARS	
VALUE RECEIVED AND CHARGE TO THE ACCOUNT OF	
TO <u>J. P. Morgan & Co.</u>	<u>A. Carnegie</u>
<u>New York</u>	

6. A **Bank Draft** is an order in the form of a check drawn by one bank upon another, called its correspondent. These drafts can be purchased of any bank for a small sum in excess of the amount for which they are written. It is the custom of every bank to keep a deposit in the commercial centre nearest

to its place of business. As New York is the commercial centre of this country, all the leading banks in the United States have a correspondent in New York.

Bank Draft

\$ <u>940.⁰⁰</u>	ALBANY. N.Y., <u>Aug 31, 1903</u>
ALBANY COUNTY BANK	
PAY TO <u>James L. Raymond</u>	OR ORDER
<u>Nine hundred forty and ⁰⁰/₁₀₀</u> DOLLARS.	
TO FOURTH NATIONAL BANK NEW YORK	<u>W. N. Sanders</u> CASHIER

FORMS OF INDORSEMENT

7. Blank Indorsement.

(Name of payee only.)

Charles J. Anderson.

8. Indorsement in full.

Pay to the order of Henry L. Eaton.

Charles J. Anderson.

or, Pay to Henry L. Eaton or order.

Charles J. Anderson.

9. Restrictive Indorsement.

Pay to Henry L. Eaton only.

Charles J. Anderson.

or, Pay to the order of Albany County Bank for deposit.

Charles J. Anderson.

10. Qualified Indorsement.

Pay to Henry L. Eaton or order without recourse to me.

Charles J. Anderson.

ONE HUNDRED REVIEW QUESTIONS

TO TEACHERS. — Believing that the student will need frequent review exercises in order to secure the best results, we have arranged the following questions to assist the teacher in preparing them. The answers to these questions will be found in the preceding paragraphs. Some teachers will find it wise to add other questions to the list. This can be done by carefully studying the text. They may be used as a general review or a certain number may be assigned with each lesson. We believe they will be found of value to all classes, but the manner in which they should be used will depend upon the class and can best be determined by the teacher.

1. What is a letter?
2. What are the different classes of letters?
3. What are the requisites of a good business letter?
4. Name the parts of a letter.
5. Give the proper punctuation and capitalization for the heading of a business letter.
6. What are public letters?
7. Under what circumstances might a public letter be advisable?
8. Of what is the address of a letter composed?
9. What margin should be used in a business letter?
10. When may we use the title *Esq.*?
11. When may we use the title *Hon.*?
12. What words in the salutation should be capitalized?
13. Where should the salutation be written?
14. What is the introduction?
15. How do you punctuate the address of a letter?
16. What punctuation mark follows the salutation in a typewritten business letter?

17. What marks follow the salutation in a pen-written business letter?
18. What determines the form of salutation for a letter?
19. Where should the body of the letter begin?
20. Where should paragraphs begin?
21. How may words be divided at the end of a line?
22. What suggestion is made regarding dividing words?
23. What determines the wording of the complimentary closing?
24. What position should the signature occupy?
25. What is said regarding the form of signature?
26. Be prepared to explain the proper folding of a sheet of letter paper.
27. What is meant by the superscription?
28. Give the proper arrangement for a superscription.
29. Where would you write the county on an envelope?
30. Why is a return card used on an envelope?
31. Where is it usually printed?
32. What is the proper position for the stamp?
33. What is the rate of letter postage for domestic letters?
34. Can mail matter be withdrawn after being deposited in the post-office?
35. How?
36. In case of expense connected with same, who stands it?
37. When should you enclose a stamp for reply?
38. How should a stamp be enclosed?
39. Give directions for inserting letter in envelope.
40. Give the principal rules for the use of capitals.
41. What kind of messages must not be written on postal cards?
42. What are private mailing cards?
43. What are reply cards?
44. Mention the different classes of mail matter.
45. Give the rate of postage for each.
46. What is the rate for letter postage to Canada? Mexico? Philippines?
47. What is meant by *P. S.*? *N. B.*? *C. Q. D.*?
48. When are these abbreviations used in a letter?

49. Give the abbreviation and meaning for each of the following :
instant, ultimo, proximo.
50. When are figures used in a letter ?
51. How should an amount of money be written in a letter ?
52. What are some of the elements of a good letter of introduction ?
53. Should an envelope containing such a letter have a stamp affixed ?
54. How does the superscription for a letter of introduction differ from the ordinary superscription ?
55. What is the object of registering letters ?
56. What is the cost ?
57. What is the cost of a special delivery stamp ?
58. Why are special delivery stamps used ?
59. If a registered letter or package be lost, will the department indemnify the sender ?
60. Will a special delivery stamp on second or third-class mail be of service ?
61. Will the postoffice department redeem unused stamps ? stamped envelopes ? printed postal cards ?
62. What is the object of paraphrasing ?
63. What are the general rules for the formation of plurals ? of possessives ?
64. Give principal rules for the use of the comma.
65. A letter weighing two ounces and bearing a two-cent stamp is deposited in the postoffice. What will be done with the letter ?
66. A letter is deposited in the postoffice without a stamp. What will be done with the letter ?
67. If you wish a postal money order, where should you apply ?
68. If you wished an express money order, where would you go for it ?
69. May a postal money order be transferred ? How ?
70. What are the principal things to remember when ordering goods by mail ?
71. How are the items in an order written ?
72. What is meant by "Fast Freight" ?
73. How are goods sent C. O. D. by express ? by freight ?
74. What are the elements of a good letter of application ?

75. Why is it desirable to use special care in preparing such a letter?
76. Would you send original letters of recommendation in a letter applying for a position? Why?
77. What should be stated in a letter enclosing a remittance?
78. State some ways of remitting.
79. When may stamps be used?
80. When may a check read "or bearer"?
81. What is the objection to this form?
82. What is a bank draft? Where secured?
83. How is a check, draft, money order, etc., enclosed?
84. Under what circumstances is it unnecessary to immediately acknowledge an order?
85. What is a circular letter?
86. When are they used?
87. What is a letter of credit? Where does the signature of the bearer appear?
88. What should be kept in mind when writing a dunning letter?
89. What suggestions have been made regarding a letter of congratulation?
90. What should be borne in mind in writing a letter of condolence?
91. Give directions for writing a telegram.
92. Would you use a salutation in a telegram? a complimentary closing?
93. How should numbers and amounts be written in a telegram?
94. What is meant by *Code*? By *Cipher*?
95. How is the cost of a message determined?
96. What is a night message?
97. Would you use "Sincerely," or "Cordially yours," as the complimentary closing for a business letter? Why?
98. When would "Fraternally yours" be a suitable complimentary closing?
99. When would you use "Messrs." on an envelope? Why is it best to omit "Messrs." in the address of the letter?
100. What can you say of the importance of advertising and of the points to be considered in writing an advertisement?

LESSONS

Lesson 1.

Read pages 1 and 3. Study paragraphs 12-15, pages 3, 4, and 5.

Write with ink on letter paper (paper 8 by 10 inches) the following headings. Begin at the middle of the first ruled line. Leave one blank line after each heading. Use both sides of the sheet and write entire lesson on one sheet. Do not fold. Write your name one-half inch from the top of the sheet. Hand in all work at such time as the teacher may direct.

1. Albany, N. Y., Apr. 7, 1903.
2. Pittsfield, Mass., June 8, 1903.
3. Portland, Oregon, Feb. 26, 1903.
4. 204 State St., Montpelier, Vt., Jan. 8, 1903.
5. Hazard, Perry Co., Ky., July 20, 1903.
6. R. F. D. #14, New London, Conn., Sept. 28, 1903.
7. Thornwood Place, 614 West St., Columbus, Ohio, May 7, 1903.
8. Department of the Interior, Washington, D. C., Feb. 14, 1903.

Using a different month date for each, write the heading for a letter to be sent from :

- | | |
|-----------------------------------------------------|---------------------------|
| 9. Your home address. | 14. A hotel in the South. |
| 10. Your present school address. | 15. A city in Indiana. |
| 11. A college in the West. | 16. A city in Missouri. |
| 12. A public building in the East. | 17. A city in Porto Rico. |
| 13. A state office in the capitol of
your state. | 18. A city in Europe. |

Word Study. — Refer to page 89. Know the meaning of each of the following words. Use as the teacher may direct.

accede,	exceed,	addition,	edition,
advice,	advise,	affect,	effect.

Lesson 2.

Study paragraphs 15-23, pages 5-10.

Write on letter paper in proper form the following addresses and salutations (introductions). Use ink. Leave one blank line after each introduction. Refer frequently to the models on pages 7 and 8. Use both sides of the sheet. Do not fold. Write your name at the top of the sheet.

1. Mr. James H. Noble, Newport, R. I. Dear Sir, —
2. Wicks & Hughes, Spokane, Wash. Gentlemen, —
3. The Standard Oil Co., New York. Gentlemen, —
4. Mrs. L. H. Packard, Charleston, W. Va. Dear Madam, —
5. Hon. C. T. Morgate, Secretary Board of Education, Chattanooga, Tenn. Dear Sir, —

Using different states, write in the same general form as you have written the preceding, a proper introduction for a letter to :

- | | |
|-----------------------------|-------------------------|
| 6. A business man. | 12. A lawyer. |
| 7. A manufacturing company. | 13. A married woman. |
| 8. A corporation. | 14. A young lady. |
| 9. The Secretary of War. | 15. An intimate friend. |
| 10. Your pastor. | 16. A former teacher. |
| 11. A physician. | 17. A relative. |

Word Study. — Refer to pages 89 and 90. Use the following words as the teacher directs :

aloud,	allowed,	altar,	alter,
aught,	ought,	bale,	bail.

Abbreviations. — Write, on the dotted lines, abbreviations or words for the following; or, if the teacher so directs, copy on a separate sheet. Refer to pages 164–169.

Mr.,.....	Mesdames,.....
Mrs.,.....	Doctor,.....
Esq.,.....	President,.....
A. B.,.....	Vice President,.....
A. M.,.....	Doctor of Laws,.....
C. E.,.....	Doctor of Philosophy,.....
D. D.,.....	Doctor of Dental Surgery,.....
Messrs.,.....	Master of Science,.....

Lesson 3.

Study paragraphs 23–38, pages 9–17.

Copy the model letter to Howe & Brown on page 11. Direct an envelope for the same. Fold the letter properly, place in the envelope, and affix stamp. Do not seal. Write your name on the upper left corner of the envelope.

Take a second sheet of letter paper and write as many of the following conclusions to letters as the teacher may direct. See models on page 14. Be careful to have each conclusion in the correct position. Leave one blank line after each. Fold the sheet and enclose with letter.

1. Yours respectfully, Cameron & Allen.
2. Cordially yours, Charles H. Horton.
3. We remain, Yours respectfully, King & Neal.
4. Hoping to hear from you soon, I am, Sincerely yours, Ernest W. Mason.
5. Yours very truly, (Miss) Elizabeth Arnold.

Write proper conclusions for the following :

6. A business letter.
7. A letter to a schoolmate.
8. A business letter written by an unmarried woman.
9. A business letter written by a married woman.
10. A letter to your father or to your mother.
11. A letter to a friend who has lately secured a desirable position.

Abbreviations. — Write on this page, or if the teacher so directs, on a separate sheet, the correct words or abbreviations for the following. Refer to pages 164–169.

inst.,.....	Bills payable,.....
ult.,.....	Brothers,.....
prox.,.....	credit,.....
do.,.....	debit,.....
doz.,.....	each,.....
A. D.,.....	C. O. D.,.....
B. C.,.....	B. Rec.,.....
E. E.,.....	E. & O. E.,.....

Word Study. — See page 90. Use as the teacher may direct.

bolder, boulder, borough, burrow.

Lesson 4.

Study paragraphs 38–52, pages 17–20.

Copy letter given on the next page. Direct an envelope. Fold the letter correctly and enclose. Affix stamp. Do not seal. Write your name on the upper left corner of the envelope.

See that each part of your letter is in correct position and that there are no errors in punctuation or in the use of capitals. Have the work neat.

In an envelope accompanying this book are blank pieces of paper about the size of a No. 6 1/2 envelope. Write the super-

scriptions, given below, each on a separate slip. Study form, punctuation, and capitalization. See models, page 16. Enclose the slips with letter you have written.

BUFFALO, N. Y., June 4, 1903.

MR. ALBERT W. MUNSON,
Cambridge, Mass.

MY DEAR FRIEND, — These are your school days, given you to obtain a fund of knowledge and a training of mind that will unlock for you the almost limitless possibilities of life.

Neglect these privileges and memory will never cease to reproach you. Gather the priceless riches which they afford and you will look back to these as life's golden hours. In them you will have sown the seed that ripens into a perennial harvest of happy usefulness.

Sincerely yours,

EDWARD A. CLEARLOW.

1. Mr. F. M. Erskine, Concord, N. H.
2. Hon. James McMinn, 394 LaSalle St., Chicago, Ill.
3. S. M. LeFevre, M. D., 24 Gold St., Sitka, Alaska.
4. Mrs. Avery Judd, Charlestown, Jefferson Co., W. Va.
5. Schifferdecker & Vogel, 1024 Arch St., Philadelphia, Pa., introducing Mr. Perry Ross.
6. Miss Grace Whitcomb, Palace Hotel, Redlands, Cal.
7. Direct an envelope to a friend. Give name of county.
8. Direct an envelope to your pastor.

Abbreviations. — Refer to pages 164–169. Write, as directed, words or abbreviations for the following:

Attorney,.....	cwt.,.....
Administrator,.....	lb.,.....
Inventory,.....	oz.,.....
Thousand,.....	D. D.,.....
Steamer,.....	M. E.,.....
Street,.....	Supt.,.....

Word Study.— See page 90. Use as directed :

calendar,

calender,

cast,

caste.

Lesson 5.

Read paragraphs 52–60, pages 20 and 21.

Write in proper form a letter based upon the following data. Direct an envelope, affix stamp, and hand in as in previous lessons. Remember that no work is “good enough” unless it is your best work.

You have business that requires your presence in Seabury, four miles from Earlville, the nearest railroad station. Write to Mr. A. G. Foster, at Earlville, your state, requesting him to meet you with conveyance, telling definitely where and when; also, where you desire to go, how much time you want at Seabury, and the train you wish to take from Earlville in the afternoon. Head the letter from your present address; use the current date.

Use of Capitals.— Study paragraphs 1–22, pages 33–38. In the following words and sentences, indicate each letter which ought to be a capital by drawing two short parallel lines (charles) below.

- | | | |
|-----------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------|
| 1. doctor. | 7. september. | 13. uncle charles. |
| 2. county. | 8. republican. | 14. lake champlain. |
| 3. charles. | 9. christmas. | 15. golden gate. |
| 4. uncle. | 10. summer. | 16. secretary shaw. |
| 5. exodus. | 11. methodist. | 17. seneca lake. |
| 6. mexican. | 12. the last of the mo-
hicans. | 18. thanksgiving day. |
| 19. The american people look upon cuba as a protegee. | | |
| 20. lake champlain lies between vermont and new york. | | |
| 21. hawthorne, the american novelist, died in 1864. | | |
| 22. the voyage of the oregon around the horn in sixty-six days was
one of the notable occurrences of the spanish-american war. | | |

23. thomas jefferson wrote the declaration of independence.

24. "the heart hath chambers twain
wherein do dwell
twin brothers, joy and pain."

Word Study. — Pages 90 and 91. To be used as the teacher instructs.

site,	cite,	choral,	coral,
session,	cession,	coarse,	course.

Lesson 6.

Read paragraphs 60-64, pages 21 and 22.

You have received the letter shown on this page.

374 Elm St.,

NEW HAVEN, CONN., Apr. 20, 1904.

(Your name & Co.,)

(Your place.)

(Salutation,) — We enclose herewith our check for Two hundred thirty-four 16/100 Dollars (\$234.16) in payment of enclosed bill which please receipt and return.

Yours respectfully,

OVERBROOK & CO.

Write an answer heading the letter from your place under date of April 22. See that each part of the letter is given the proper position. Direct an envelope as in previous lessons. The wording of the body of your letter will be as follows :

Your letter of April 20, enclosing check for Two hundred thirty-four 16/100 Dollars (\$234.16) is at hand. We enclose receipted bill. Thanking you for your prompt remittance and hoping to receive your future patronage, we remain, Yours respectfully,

Word Study. — Page 91.

core,	corps,	currant,	current,
council,	counsel,	cymbal,	symbol.

NOTE. — In this and in following lessons, sentences are added to the work under the heading "Word Study."

In the sentences two or more words are given in italics. The student is to draw a horizontal line through each word or expression used incorrectly. The work may be written on separate sheet and handed to teacher with letters, or it may be reviewed in class. The method will depend upon the time, the ability of the class, and the personal choice of the teacher.

Usually the student will find in this book sufficient reasons for the choice of a given word, but often it is desirable to refer to a dictionary or to some book on word study.

Study paragraphs 1-9, pages 74 and 75. In the following sentences, draw a line through each word used incorrectly. Have a reason for your choice.

1. Begin with *a* — *an* unit.
2. He will open *a* — *an* account.
3. Will you *accept* — *accept of* the offer?
4. Please *accept* — *except* our thanks for your prompt remittance.
5. His remark *aggravated* — *irritated* me.
6. The disease was *aggravated* — *irritated* by lack of proper treatment.
7. A *fried* dish of *fried* bacon.
8. Have you decided to *take* — *adopt* the orphan?

Punctuation. — Study paragraphs 1-6, pages 38 and 39. Capitalize and insert periods where required in the following:

we have received your favor of the 1st inst and in reply to the same would say we have never heard of the gentleman about whom you inquire we would suggest that you write the first national bank of this city they will probably be able to give you the information you desire when your mr smith is in this city we should be pleased to see him we are about ready to place an order for goods in your line and should like to see samples and have you quote us prices respectfully

Lesson 7.

Read paragraphs 64–75, pages 22, 23, and 24. Study paragraphs 4–8, pages 53 and 54. Write the following letter of introduction in correct form. See page 101, model 3, for form of superscription. Fold letter properly, enclose, write your name on the upper left corner of the envelope, and hand in unsealed.

196 Lincoln St., Denver, Colo., Aug. 16, 1903. Mr. Walter C. Yates, Atchison, Kans. My dear Sir, — This will introduce to you my friend, Mr. Alfred D. Ely, who has obtained a position as manager of the Ames Steel Co., of your city. He is active in church work, is interested in all measures for the intellectual and social advancement of the community, and is worthy of your esteem. Any courtesy you may extend will be considered a personal favor and will be appreciated by Mr. Ely. Yours very truly, Rollin J. Matthews.

Punctuation. — Study paragraphs 6–9, page 40. Place a comma where needed in the following sentences. Be prepared to give a rule or a reason for each mark.

1. Woodman spare that tree! — Morris.
2. Put your trust in God my boys and keep your powder dry.
Col. Blacker.
3. St. Paul the apostle to the Gentiles was beheaded in the reign of Nero.
4. His son William is twenty-one; his daughter Clara is sixteen.
5. The coyote or prairie wolf is found in the western part of North America.
6. "T is chanticleer the shepherd's clock announcing day."
7. Mr. President the hour for adjournment draws near.
8. I shall not attempt gentlemen of the jury to work upon your sympathies.
9. Milton wrote the greatest English epic Paradise Lost.
10. "Charge Chester charge! on Stanley on!" were the last words of Marmion. — Scott.

Word Study. — Page 91.

dairy,	diary,	decease,	disease,
descent,	dissent,	draft,	draught.

Study paragraphs 9–21, pages 75 and 76. Draw a line through each word used incorrectly.

1. William is an *apt* — *likely* student and is *liable* — *likely* to secure the position.
2. Those who sit in a draught are *apt* — *likely* — *liable* to take cold.
3. It is said that Roosevelt and William II. are *alike* — *both alike* in temperament.
4. He *allowed* — *thought* that it could not be done.
5. When he said, "Every cloud has a silver lining," he *alluded* — *referred* to the free coinage of silver.
6. The speaker *alluded* — *referred* to McKinley when he said, "He was assassinated in Buffalo, in September, 1901."
7. Let us try to — *and* divide the apples *among* — *between* the two boys and the grapes *among* — *between* the three girls.
8. The counsel for the defendant *attempted* — *endeavored* to confuse the witness for the plaintiff.
9. This country is *apparently* — *evidently* becoming more populous.
10. When seen through a magnifying glass, the size of an object is *apparently* — *evidently* changed.

Lesson 8.

Study paragraph 31, page 63.

You are a wholesale merchant and have received the following order from a regular customer. Write to *Brayton & Co.*, dating your letter December 5. Say you have received the order, giving date of same. Tell when and how the goods were shipped. You had no Empire corn in stock, so sent Oxford at the same price, although Oxford is a better quality than Empire. Corn may be returned if not satisfactory.

ONEONTA, N. Y., Dec. 4, 1903.

(Your name & Co.),

(Your place.)

(Salutation), — Please send us by freight the following :

- 4 doz. Empire Corn,
- 20 “ Peerless Corn,
- 15 “ Little Gem Peas,
- 5 “ Favorite Tomatoes, 2 qt.

Yours respectfully,

BRAYTON & CO.

Follow carefully the instructions previously given regarding form of letter, superscription, etc.

Word Study. — Page 91.

deference,	difference,	device,	devise,
desert,	dessert,	divers,	diverse.

Study paragraphs 21-33, pages 76 and 77. Draw a line through the incorrectly used words.

1. What time is it? — A quarter of — to nine.
2. He writes *as* — *like* I do.
3. We *confess* — *acknowledge* our indebtedness to you.
4. The teller *confessed* — *acknowledged* his defalcation.
5. Our would-be *assistance* — *assistants* sometimes render little *assistance* — *assistants*.
6. I desire your *assistance* — *assistants*.
7. This is an *awful* — *awfully* — a *very* warm day.
8. Where will you spend the *balance* — *rest* — *remainder* of the week?
9. She looked *beautiful* — *beautifully*, but he acted *bad* — *badly*.
10. Some men earn *below* — *under* — *less than* three hundred dollars.
11. Mr. Smith *belongs to* — *is a member of* our club.
12. The *balance* — *remainder* of the money will be given to the widow.
13. It is *under* — *less than* an hour since I put the book *under* — *below* the table.

Lesson 9.

Study paragraphs 8–13, pages 54 and 55. Write in proper form the following order for merchandise. Head the letter *Vincennes, Ind.*, using the current date. Write to *Tazewell & Wise, 416 Main St., Cincinnati, Ohio.*

Gentlemen, — Please ship the following order by B. & O. fast freight: 40 bbls. White Chief Flour, 40 bbls. Brown's Patent, 10 bbls. H. & E. Gran. Sugar, 2 bbls. Union Mills Hominy, 4 cases Cream of Wheat, 4 bbls. H. O. Buckwheat, 10 boxes Ivory Soap (large size). We refer you to the Traders' Bank of your city. Please give us the usual term of credit and quote best cash discount. Yours respectfully,
(Your name & Co.)

Punctuation. — Study paragraphs 9 and 10, pages 40 and 41. Insert necessary marks in the following sentences. Have a rule or reason for each mark.

1. Well these are the Plains of Abraham.
2. He did not however tell the whole story.
3. To tell the truth the habit of procrastination caused your failure.
4. Education rightly applied leads to honor and success.
5. Verily verily I say unto you.
6. The ship being under sail the shore began to recede.
7. I think on the whole it is well done.
8. Properly speaking it is pluck not luck which you need.
9. The judge accordingly pronounced the sentence.
10. Those students in fact who study too many subjects receive as a rule the least education.
11. "Think too in what a woeful plight
The wretch must be whose pocket's light."

Word Study. — Page 91.

dyeing,	dying,	emigrant,	immigrant,
eminent,	imminent,	eyelet,	islet.

Study paragraphs 33–39, page 77. Draw a line through each incorrectly used word.

1. In the Pacific, *beside* — *besides* Hawaii, we have Samoa.
2. We stood *beside* — *besides* the boat.
3. She promised to divide the money *among* — *between* you and I — *me*.
4. There was a cottage on *both sides* — *each side* of the road.
5. General Grant was *bound* — *determined* to capture Vicksburg.
6. Frank said he would do it, and he is *bound* — *determined* to keep his word.
7. If one is a legal voter, he is *bound* — *sure* — *determined* to vote.
8. We have just ordered a new *bran* — *brand* of these goods.
9. I bought two hundred pounds of *bran* — *brand*.
10. May I *bring* — *carry* this book to my sister in Room 6?

Lesson 10.

Study paragraphs 1–4, pages 51 and 52. Answer the following advertisement. Head the letter from your town today. Use street and number in the heading. Tell the position for which you are applying and when and where the advertisement appeared. Give your age, education, and your business experience, if any. Mention two references, giving full name and address of each. Close with such statements as you think suitable, or as the teacher may suggest.

WANTED. — A bookkeeper, one who has some knowledge of stenography preferred. Must be reliable and willing to work. Give age and references. Address in own handwriting, Box 146, Journal Office, Albany, N. Y.

Punctuation. — Study paragraph 11, page 41. Punctuate the following sentences. Have a reason for each mark.

1. The trail up the mountain is narrow rough and circuitous
2. The truths of nature can only be discovered by the sincere truth loving humble minded man

3. New York Chicago and Philadelphia are the largest American cities
4. We now possess all those blessings privileges and opportunities for which they fought bled and died
5. Lincoln Garfield McKinley were assassinated
6. "Did God create for the poor a coarser earth a thinner air a paler sky"
7. Athens was mother of poetry of oratory and of philosophy
8. Sink or swim live or die survive or perish I give my hand and my heart to this vote — Webster.
9. Have a heart that never hardens a temper that never tires and a touch that never hurts — Dickens.

Word Study. — Pages 91 and 92.

faint,	feint,	fête,	fate,
fare,	fair,	false,	faults.

Study paragraphs 39–45, pages 77 and 78. Draw a line through the wrong expression in the following sentences :

1. Do you *calculate* — *intend* to write the letter?
2. *Can* — *may* I use a sheet of this paper?
3. Yes, you *can* — *may* go in the evening.
4. I *can* — *may* learn it well.
5. Mother said I *could* — *might* invite a few of my friends.
6. The regiment *captivated* — *captured* the city.
7. The music *captivated* — *captured* the regiment.
8. Begin at the *centre* — *middle* of the line.
9. A *cereal* — *serial* will be served for breakfast.
10. The story was published as a *cereal* — *serial*.
11. This act will injure his *character* — *reputation*, but it will not affect his *character* — *reputation*.
12. You should be more concerned about your *character* — *reputation* than about your *character* — *reputation*.
13. We intend to go *clear* to Chicago next week.

Lesson II.

Study paragraphs 13-25, pages 56-59. Review paragraphs 8-13, pages 54 and 55.

You are instructed by your employer, Mr. Edgar W. Morgan, to order from Danvers & Co., 1345 Tremont St., Boston, Mass., two or more text-books on each of the following subjects, — Geography, History, Arithmetic, Algebra, Correspondence, Reading. Give date and route for shipment. Also enclose express money order for ten dollars to apply on account. Mention amount enclosed. In an envelope accompanying the book you will find the money order, Form 1. Read paragraph 25, page 59, for instructions regarding enclosures. Head your letter *Albany, N. Y., July 14, 1903*. Sign "*Edgar W. Morgan,*" per your name.

Punctuation. — Study paragraph 14, page 42. Punctuate the following:

1. In the best books great men talk to us give us their most precious thoughts and pour their souls into ours — Channing.
2. If time is precious no book that will not improve by repeated readings deserves to be read at all — Carlyle
3. Virginia in the sixteenth century was settled by the English
4. By the street of By-and-by one arrives at the house of Never
5. Having finished the work he went home
6. If an applicant for a position is timid or if he is too bold he is rejected
7. In the beginning God created the heavens and the earth — Bible
8. When we neglect present opportunities we trifle with ultimate success
9. The form being changed the substance of the thing is destroyed.
10. Whenever the wandering demon of Drunkenness finds a ship adrift he steps on board takes the helm and steers straight for the Maelstrom — Holmes

Word Study. — Page 92.

ferrule,	ferule,	flour,	flower,
forth,	fourth,	feet,	feat.

Study paragraphs 45-52, page 78. In the following sentences, draw a line through each word used incorrectly.

1. He has just *comé* — *came* in.
2. He left as soon as we *come* — *came*.
3. He received many *compliments* — *complements* for his work.
4. The *complement* — *compliment* of the sentence is "regiment."
5. We must earn the *confidence* — *confidants* of a business man before we can become one of his *confidence* — *confidants*.
6. Will you help to *construe* — *construct* this difficult sentence?
7. Let us express the writer's meaning by *construing* — *constructing* a clearer sentence.
8. I have a *contemptible* — *contemptuous* opinion of that man.
9. His defacing the monument was a *contemptible* — *contemptuous* act.
10. He interrupted me *continually* — *continuously*.

Lesson 12.

Study paragraphs 28-31, pages 61 and 62.

Write a letter of recommendation for a young man who desires employment in an architect's office. He is well known to you, is active, honest, has had a thorough high school course, is quick to learn, and you believe, if given a trial, he will prove a desirable employee. Give the name of the young man you are recommending. Address the letter to *William C. McKim, Binghamton, N. Y.* Write from your own address, using the current date.

Word Study. — Page 92.

fréeze,	frieze,	genius,	genus,
grater,	greater,	formerly,	formally.

Punctuation. — Study paragraph 12, page 42, and paragraphs 30 and 31, pages 12 and 13. Punctuate and capitalize the following :

1. 317 martin st cooperstown n y sept 6 1903
2. oneonta milling co oneonta otsego co n y
3. we remain yours respectfully robinson & co per wood
4. trusting we may receive an early reply we remain yours truly
berry & smith
5. 84 woodlawn avenue warren ohio april 7 1903
6. the admission is twenty-five cents ; reserved seats fifty cents
7. books are friends and what friends they are ! Their love is
deep and unchanging ; their patience inexhaustible ; their
gentleness perennial ; their forbearance unbounded ; and
their sympathy without selfishness — langford
8. the first ingredient in conversation is truth ; the second good
sense ; the third good humor ; and the fourth wit — sir
w temple
9. carlyle and macaulay were english ; voltaire french ; lowell
and longfellow americans
10. the first caller was a lawyer ; the second a physician ; the
third an artist

Study paragraphs 51–56, pages 78 and 79. Draw a line through the wrong expression.

1. For three months the army maintained a *continual* — *contin-*
uous siege.
2. The habit of *continuous* — *continual* study or thought is rare.
3. Seeing the machine in operation *convinced* — *persuaded* him
that it is practical.
4. The letter was referred to the *correspondence* — *correspondents*
clerk.
5. Our New York *correspondence* — *correspondents* have failed to
send the usual quotations.
6. Have you acquired the *custom* — *habit* of thoughtfulness ?
7. According to their *custom* — *habits*, the Friends wore broad
brimmed hats.

8. DeQuincey acquired the *custom* — *habit* of using opium by having used it to relieve chronic pain resulting from unsatisfied hunger.
9. The chief became *deadly* — *deathly* pale.
10. Arsenic is a *deadly* — *deathly* poison.

Lesson 13.

Review paragraph 31, page 63; paragraph 25, page 59.

Your firm, *Lawrence O. Lerane & Co.*, has received a letter from *Peter C. Angle*, a regular customer, enclosing the order shown below.

Take the blank billhead, Form 2, from envelope containing your supplies and make out invoice. The prices are: Buttons, 60¢ per gross; Cotton, 38¢ per dozen; Lace, 64¢ per piece; Cashmere, 54¢ per yard; Broadcloth, \$3.20 per yard. The four pieces of cashmere contained 160 yards; the broadcloth measured 45 yards. Make the terms the same as Mr. Angle has received on previous orders — *n/30 2/10*, — a credit of thirty days with a discount of two per cent off if the bill is paid in ten days.

LINCOLN, NEB., June 10, 1903.

LAWRENCE O. LERANE & Co.,

Kansas City, Mo.

Please send us the following goods by American Express Co.

QUANTITY.	ARTICLES WANTED.
50 gr.	Smoked Pearl Buttons,
30 doz.	Coats' Spool Cotton,
25 pcs.	Brussels Lace,
4 "	Cashmere,
1 "	Broadcloth.

PETER C. ANGLE.

Write a letter acknowledging receipt of order. Call attention to the invoice which you enclose, tell when and how goods were

shipped, express thanks for this order, and solicit further favors. Sign "*Lawrence O. Lerane & Co.*" per your name. Head your letter *Kansas City, Mo., June 12, 1903.* See that the invoice is properly enclosed with letter.

Punctuation. — Study paragraph 13, page 42; paragraphs 32 and 33, pages 47 and 48.

Punctuate and capitalize the following sentences :

1. lowell says once to every man and nation comes the moment to decide
2. lowell says that once to every man and nation comes the moment to decide
3. lowell's words are these once to every man and nation comes the moment to decide
4. once to every man and nation says lowell comes the moment to decide
5. the pupil asked when shall i use may and when shall i use can
6. napoleon says abbott was the idol of his soldiers
7. where shall i go asked the defaulter
8. garfield said god reigns and the government at washington still lives
9. the speaker continued as follows it is not my intention to cite further examples
10. the master asked his disciples who do men say that I am

Word Study. — Page 92.

guessed,	guest,	hear,	here,
incite,	insight,	indict,	indite.

Study paragraphs 56–63, page 79. Use the following sentences as in previous lessons.

1. The Confederates gained a *decided* — *decisive* victory at Bull Run, July 21, 1861.
2. In many presidential elections the electoral vote of New York has been *decided* — *decisive*.
3. John, go to the *depot* — *station* and buy a ticket.

4. Try to *detect* — *discriminate* the true from the false.
5. He *don't* — *does n't* — *does not* know who *did* — *done* it.
6. Benjamin Harrison died *with* — *of* pneumonia.
7. Gen. Wolfe died *of* — *with* — *from* — a gunshot wound.
8. William Harvey *discovered* — *disclosed* the circulation of the blood about 1615.
9. The first practical typewriter was *discovered* — *invented* in 1873.
10. Edison *discovered* — *invented* the phonograph in 1877.

Lesson 14.

Read paragraphs 82–89, pages 26 and 27.

There are at least twenty-five errors in the following letter. After reading carefully, rewrite, making all corrections. Direct an envelope as in previous lessons.

GENEVE, N. Y. Sep 4th 1903

Wilson & Brown,

Rich, Vir., Gentlemen your letter of the 31st. prox received. We shiped you twenty four copies of the portsmouth map but if you have no call for them you may return to us you made no reference too the Norfolk maps witch were in the same case, so we suppose they are right. Do you think you will have an oppertunity to sell seperate maps of Lynchburg. Yours Respectively Davis & Co.

Word Study. — Pages 92 and 93.

ingenious,	ingenuous,	jam,	jamb,
jest,	just,	lessen,	lesson.

Study paragraphs 63–73, pages 79 and 80. In the sentences below draw a line through the words used incorrectly.

1. Does he speak *distinct* — *distinctly*?
2. I *can't* — *cannot* do *nothing* — *anything* with it.
3. Where did you *fall down* — *fall*?
4. We had a *dreadful* — *disagreeable* — *unpleasant* experience.
5. Will you have water? No, I am not *dry* — *thirsty*.
6. Men are *estimated* — *esteemed* for their good deeds.

7. What is the *estimated* — *esteemed* value of the *street-railway* franchise?
8. How many *examples* — *problems* were assigned for to-morrow's *lessen* — *lesson*?
9. This year's failures, as reported by Dun's, *exceed* — *excel* those of last year.
10. William will *exceed* — *excel* James in mathematics.

Punctuation. — Review Exercise.

Review paragraphs 6–19, pages 40–44. Punctuate and capitalize, if needed, the following sentences:

1. Arise take up thy bed and walk — Bible.
2. When Thomas Jefferson was president the united states purchased a large tract of land from france
3. Let every soldier therefore do his duty
4. By industry by perseverance and by faithfulness he won the esteem of his employers
5. Washington knelt in the forest thanking god for blessings and asking him for help
6. Professor Morse the inventor of the electric telegraph was born in Charlestown Mass
7. Genius and virtue like diamonds are best plain set
8. During the reign of Elizabeth Shakespeare lived and wrote
9. Let us then be up and doing — Longfellow
10. In reply to your letter we enclose circular for which you ask.

Lesson 15.

Read paragraphs 89–94, pages 28 and 29. Paragraphs 22–26, pages 58 and 59, and paragraph 6, page 108.

You are a member of the firm of Mason & Moore of Scranton, Pa., and have received an invoice (Form 3) from the Fisher Manufacturing Co. of Newburg, N. Y. The goods have been received and are in perfect condition. Write under date of February 26

to the Fisher Mfg. Co., acknowledging receipt of goods and stating that they are satisfactory. Enclose a draft for the net amount of the bill. Mention amount of enclosure. Request them to receipt and return the invoice which you will take from envelope of supplies and enclose. In the same envelope is the draft (Form 4) which has been purchased at the bank. Endorse the draft by writing across the back of the left end "*Pay to the order of Fisher Mfg. Co., Mason & Moore.*" Why should this form of endorsement be used? See paragraphs 7-11, page 109.

Punctuation.—Study paragraphs 19-22, pages 43 and 44. Punctuate and capitalize the following sentences:

1. Some women are noted for their beauty as helen of troy and cleopatra
2. The names of persons should begin with capitals e. g. carnegie corcoran gladstone grant
3. Nothing believe me is more beautiful than virtue nothing fairer nothing more lovely — Cicero.
4. The virtue of prosperity is temperance of adversity fortitude
5. "War is the law of violence peace the law of God"
6. Lake george is not so long as lake champlain
7. The fool is inclined to talk the wise man to listen
8. It is not enough to possess virtue as if it were an art it should be practiced — Cicero.
9. Fame is what you have taken character what you give
Bayard Taylor
10. When a quotation is divided each part should be enclosed as "millions for defence" said Pinckney "but not one cent for tribute"

Word Study. — Page 93.

lineament,	liniment,	loan,	lone,
loose,	lose,	made,	maid.

Study paragraphs 73-77, page 80. Draw a line through the incorrectly used words in the following sentences :

1. I *expect* — *suspect* he will come this afternoon.
2. The purse is gone and I *expect* — *suspect* John took it.
3. I *expect* — *believe* he arrived in London last night.
4. I *expect* — *think* — *believe* — this is the best we can do.
5. The investigation *exposed* — *expounded* dishonesty.
6. He will *expose* — *expound* the law on this subject.
7. It is *farther* — *further* from Boston to San Francisco than from Boston to Liverpool.
8. Do you desire to receive *farther* — *further* instructions ?
9. The committee will meet at 4 : 30 for *farther* — *further* discussion.
10. Hang this picture on the *farther* — *further* side of the room.
11. There are *fewer* — *less* deaths from fever now than formerly.

Lesson 16.

Read paragraphs 94 to 100, pages 29 and 30.

Using the present date, write from your own address to *E. C. Adams & Co., 124 Genesee St., Rochester, N. Y.*, of whom you order goods monthly, asking for an extension of time on your next order. Request three months' time instead of the usual thirty days. Your sales are large, but collections are slow, and you do not desire to *crowd* reliable customers. You will send the usual monthly order if Adams & Co. are in a position to grant the additional time.

Punctuation. — Study paragraphs 22-25, pages 44 and 45. Indicate needed capitals and punctuate the sentences given below.

1. dear sir dear friend to whom it may concern
2. abraham lincoln died april 15 1865 at 7 22 o'clock a. m.
3. we quote you as follows eagle 64 cents golden 48 cents
imperial no 2 56 cents
4. trains arrive at 10 40 a. m. and 3 15 p. m.

5. trains leave as follows 7 30 a. m. 9 50 a. m. 4 45 p. m.
6. send the following by american express 2 tubs butter 1 large cheese 2 crates eggs
7. this passage occurs in luke 4 5-9
8. hutchinson says that action is best which procures the greatest happiness for the greatest numbers
9. these are the words of hutchinson that action is best which procures the greatest happiness for the greatest numbers
10. punctuate the following that which you may desire to do is not necessarily that which is best to be done

Word Study. — Page 93.

manner,	manor,	mean,	mien,
mantel,	mantle,	medal,	meddle.

Study paragraphs 78-88, pages 80 and 81. Mark the incorrectly used word as in previous lessons.

1. I will deliver the goods if you will *foot* — *pay* the bill.
2. Will you *foot* — *pay* the bill? — Yes, if you are ready to pay it.
3. He *formerly* — *formally* tendered his resignation this morning.
4. We have *formerly* — *formally* spent the summers in the mountains.
5. The Browns *advanced forward* — *advanced* and the Reds *retreated* — *retreated back*.
6. Fill the basket *full*.
7. The people wear wooden shoes! How *funny* — *strange* — *unusual*!
8. The outlaw is still at liberty. It is *funny* — *strange* they cannot capture him.
9. Little James behaves very *good* — *well* in church.
10. That cake looks *good* — *well*. That coat fits *good* — *well*.
11. How do you feel? — Very *good* — *well*, I thank you.
12. When will he *return* — *return back*?
13. The ceiling *fell down* — *fell*.
14. You may *sit* — *sit down* or you may *stand* — *stand up*.

Lesson 17.

Read paragraphs 100–104, pages 31 and 32. Study paragraphs 3 and 4, pages 105 and 106. Answer the letter given below.

MANCHESTER, N. H., July 5, 1903.

(Your name.)

Montrose, Mass.

(Salutation), — We beg to call your attention to the enclosed statement of your account showing a balance of Three hundred fifty Dollars (\$350) which, according to our books, is past due. The necessities of our business are such that we are obliged to make prompt collections and we hope you will favor us with a remittance at your earliest convenience.

Yours respectfully,

WRIGHT & ARMSTRONG.

Fill out Form 5, numbering the check 416, making check for One hundred fifty Dollars. Give your note (Form 6) at thirty days for the balance. Note payable at First National Bank, of Lowell, Mass., Interest, 5%. Enclose check and note in your letter which may cover these points :

1. Letter and statement received. 2. Check enclosed, give amount. 3. Ask acceptance of note. Explanation of delay. 4. Write letter under date of July 7. See that the check stub is properly filled out — that it agrees with the check. Is a receipt necessary when payment is made by check? Why? What if you make a payment by transferring another person's check?

Punctuation. — Study paragraphs 25–28, pages 45 and 46.

Punctuate and capitalize the following :

1. "where is abel thy brother"
2. is edward vii now king of england
3. in 1900 the population of the united states was in round numbers 76000000
4. the life of dwight l. moody the evangelist was written by his son.

5. my friends can a word kill
6. how pure those lillies are
7. oh how cruel he is
8. o liberty liberty how many crimes are committed in thy name madam roland.

Explain the use of the marks in the following sentences :

9. In the year 1609 (?) Henry Hudson ascended the river which bears his name.
10. You are so consistent! Your life and your words agree so well.

Word Study. — Page 93.

metal,	mettle,	might,	mite,
mete,	meet,	miner,	minor.

Study paragraphs 88-103, pages 81 and 82. Draw a line through the incorrect expression.

1. He *has* — *has got* a long nose.
2. The Turk says, "May your shadow never *grow* — *become* less."
3. I *guess* — *think* we can do it if the company's income *grows* — *becomes* no smaller.
4. I *guess* — *think* you *ought* — *had ought* — *ought* to go.
5. Henry, please cut this apple in *half* — *into halves*.
6. He is so weak that he can *hardly* — *scarcely* walk.
7. The prisoners received *hardly* — *scarcely* enough to eat.
8. Are damp cellars *healthy* — *healthful*?
9. Oatmeal is a *healthy* — *wholesome* food.
10. There is a *heap* — *great deal* of travel on this street.
11. What is the *height* — *hight* — *heighth* of the Washington monument?
12. *This* — *this here* book is the one I want.
13. On that *high* — *tall* hill is a *high* — *tall* tree.
14. I *have got* — *have* the book.
15. Do you *guess* — *think* — *believe* he is guilty?

Lesson 18.

Review pages 105 and 106.

In Lesson 17 you sent a check to *Wright & Armstrong, Manchester, N. H.* Further communication with them has disclosed the fact that to date, July 14, the letter and enclosures have not been received. Write to *Mr. A. V. Dreer, Cashier First National Bank, Lowell, Mass.*, requesting him to stop payment on check. Give number, date, amount, and name of payee. Tell when you sent the check and why you wish payment stopped. Refer to the check stub for the details. Head your letter *Mpon-trose, Mass., July 14, 1903.*

Punctuation. — Study paragraphs 28–32, pages 46 and 47.

Punctuate the following :

1. Industry is the soul of business and the keystone of prosperity
Charles Dickens
2. This passage occurs in Revelations 4 5 9
3. The preacher Rev. Mr. S took his text from Matthew IX 3 7
4. Dr. Y of B n will call at 6 30
5. Have you ever seen but of course you never have
6. He must have these three qualities pluck perseverance
patience
7. The patriot army spent the winter of 1777 78 at Valley
Forge
8. In the latter part of the eighteenth century three powerful
nations Russia Austria and Prussia united in the dismem-
berment of Poland Corwin
9. Use marks according to the rules on pages 214 220.
10. There is one art of which every man should be master the art
of reflection Coleridge

Word Study. — Page 93.

mode,	mowed,	pain,	pane,
ordinance,	ordnance,	pair,	pare.

Study paragraphs 103-114, pages 82 and 83. Mark the incorrectly used word as in previous lessons.

1. We are all *human* — *humane*.
2. A man who is *human* — *humane* is known by his *human* — *humane treatment* of animals.
3. The signature is *unreadable* — *illegible*.
4. Many of his figures are *illegible* — *unreadable*.
5. Put the money *in* — *into* your purse while you are *in* — *into* the room.
6. Let us *inaugurate* — *use* a different method.
7. When was your pastor *inaugurated* — *installed*? — Soon after the *installation* — *inauguration* of Governor Odell.
8. Here are two boxes. Which one holds the *less* — *least*?
9. Robert came to see us, *also* — *likewise* John.
10. The American spoke eloquently, the German *also* — *likewise*.

Lesson 19.

Study paragraphs 75-77, pages 24 and 25.

Make of the following exercises telegrams of not more than ten words each. Write out the message in full as shown on page 25. Use letter paper. Leave one blank line after each telegram.

1. Write a telegram to some one at your home saying you missed the train and telling when you will arrive.
2. Order of Vincent & Schrade, Newark, N. J., two items of merchandise to be sent by American Express.
3. Halstead & Co., Oneida, N. Y., inquire when goods ordered last week will be shipped. Wire them that five of the cultivators will go forward today; the other cultivator and rake will be shipped Monday.
4. Under date of June 12, send a dispatch to Anson T. Bowers, 161 Sumner St., Jacksonville, Fla., who has applied to you for a position, offering him ninety dollars per month for one year if he will come this week.

5. Reduce the following letter to a telegram of not more than ten words.

JACKSONVILLE, FLA., June 12, 1903.

(Your name & Co.,)

(Your address.)

(Salutation), — I have your telegram of the 12th inst., offering me Ninety Dollars (\$90) per month for my services for one year. I accept your proposition. I expect to reach your city on the 14th and will be prepared to begin work Monday morning, June 15.

Trusting this will be satisfactory, I am,

Yours respectfully,

ANSON T. BOWERS.

Word Study. — Page 93.

ore,	oar,	peace,	piece,
patience,	patients,	pedal,	peddle.

Study paragraphs 114–123, pages 83 and 84. Decide upon correct forms for the following as in previous lessons:

1. If the boy is *angry* — *mad* he should be confined.
2. If he is *angry* — *mad* he should be disciplined.
3. If A received 3800 votes and B 3000, A had a *majority* — *plurality* of 800.
4. If A received 4000, B 3800, and C 2000, A had a *majority* — *plurality* of 200.
5. If A received 5200, B 3000, and C 2000, A had a *majority* — *plurality* of 200.
6. His money is *most* — *almost* gone.
7. My work is *most* — *almost* finished and I am *most* — *almost* tired out.
8. I never *named* — *mentioned* the matter to anyone.
9. It is not *near* — *nearly* so cold today.
10. He is a *new beginner* — *beginner* and so does not understand the subject.
11. He is a *nice* — *pleasant* man.

Lesson 20.

Study paragraphs 77-82, pages 25 and 26, and review paragraphs 75-77, pages 24 and 25.

You are general manager for the *Granite Manufacturing Co., of Barre, Vt.*, and are in urgent need of another office assistant. Send a telegram to *Ward & Brown, Auburn, N. Y.*, stating briefly your wants and saying that you are sending particulars by letter.

Write a letter confirming the telegram and giving an idea of the work to be done. Mention the requirements you desire the candidate to possess. Try to put yourself in the position of a general manager and write accordingly. Use the present date.

Punctuation. — Study paragraphs 34-37, pages 48 and 49. Punctuate the following:

1. We enclose check for seventy-four dollars \$74 in full of account
2. We quote prime quality of butter twenty-six and one-half cents 26 1/2 per pound
3. On the price of mountings see pages 7 and 9 of catalogue we name a deduction of thirty 30 per cent
4. Not a member of the committee I have interviewed each one is opposed to the measure
5. It is stated see Exchange Bulletin 1902 page 419 that a pound Sterling is worth \$4.866
6. The stars and stripes the emblem of liberty wave in peace over the length and breadth of the land applause over Samoa over Hawaii continued applause over the Philippines long continued applause
7. I wish to ask the senator from New York Mr. Platt a question
8. They the barons forced him King John to grant the Magna Charta

Word Study. — Page 94.

plum,	plumb,	precede,	proceed,
pore,	pour,	precedent,	president.

Study paragraphs 123-139, pages 84 and 85. Draw a line through the incorrect expression in each of the following sentences:

1. Henry Ward Beecher was a *noted* — *notorious* Brooklyn preacher.
2. I might *of* — *have* known he would lose it.
3. We *aught* — *ought* to breathe pure air.
4. For *aught* — *ought* I know there is *naught* — *aught* that he *aught* — *ought* to do.
5. We *ought* — *had ought* to find it.
6. As a result of the rain, the river has *overflown* — *overflowed* its banks.
7. The *party* — *person* whom you met is a *party* — *person* to the contract.
8. The *poplar* — *popular* grove is a *poplar* — *popular* resort.
9. Give me the *part* — *portion* of goods that falleth to me.
10. Will you keep me *posted* — *informed* regarding this matter?
11. There were fifteen *people* — *persons* in the room.
12. The bridge *over* — *across* the river has been repaired.
13. He *lay* — *laid* the book on the table and went and *lay* — *laid* on the couch.
14. I had *laid* — *lain* there one hour.

Lesson 21.

Read paragraph 26, pages 59 and 60. Study paragraph 2, page 105, and paragraph 5, pages 107 and 108.

On January 18 you wrote to *Alger & Barker, of Clayton, N. Y.*, calling their attention to balance of \$125 due January 10. You have just received their draft in full of account. Write a letter acknowledging receipt of remittance. Thank them for the same. Head your letter *Ithaca, N. Y., Jan. 23, 1903*. Fill out blank receipt (Form 7) and enclose with your letter.

Call attention to a bicycle which you are handling. Mention some points of superiority. Solicit a trial order. Offer a special discount of ten per cent.

Punctuation. — Study paragraph 35, page 48. Punctuate the following:

1. I've wandered o'er mountains and plains
2. When writing a letter be careful to dot the i's and cross the t's
3. Thousands of gold seekers crossed the plains in 1850 '51 and '52
4. A man's best friends sometimes fear to tell him the truth
5. Whiz whiz went the bullet on its errand of death
6. We called at the White House and saw the president's secretary
7. When you go to New York you should visit Wanamakers store
8. Remember the milkmaid's experience
9. When you pay me a month's interest I will pay my grocery bill
10. Three months salary is now due him
11. Your six years experience in teaching will no doubt assist you in securing the appointment
12. Have you read Helen Keller's story of her life

Word Study. — Page 94.

presence,	presents,	profit,	prophet,
principal,	principle,	quiet,	quite.

Study paragraphs 139–155, pages 85 and 86. Mark the following incorrect expressions as in previous lessons.

1. He is *real* — *very* ill.
2. I enclose a *recommend* — *recommendation* from my last employer.
3. Do you *remember* — *recollect* the day? — No, but I will try to *remember* — *recollect* it.
4. I will not allow you to spend your money on my account. Tell me what the trip will cost and I will *pay* — *reimburse* you.
5. *Remunerate* — *renunerate* the second series.

6. We *respectfully* — *respectively* submit this petition.
7. Close your letter with "Yours *respectfully* — *respectively*."
8. I *see* — *saw* — *seen* him yesterday.
9. Come and *sit* — *set* awhile, neighbor.
10. Please *set* — *sit* the dish on the table and then *set* — *sit* in this chair.

Lesson 22.

Review paragraphs 1-4, pages 51 and 52.

Answer the following advertisement, using the current date, and writing from your home address.

WANTED — Stenographer and typewriter operator who has knowledge of bookkeeping, to assist in wholesale house. Address in own handwriting, giving age and references, "Wholesale," Tribune Office, Richmond, Va.

Punctuation. — Study paragraphs 37-43, pages 49 and 50. Review pages 38-51. Punctuate the following:

1. One half of twenty six equals one third of thirty nine
2. The Siegel Cooper Co. have a store in New York
3. Twenty five per cent of the immigrants came from Austria Hungary
4. He gave instruction in English grammar and in arithmetic
5. Does three elevenths of seventy seven equal one fourth of two hundred fifty two
6. His uncle gave him two fine horses and two houses built of brick
7. DeSoto set out for Florida with a thousand men and ships
8. Ex President Cleveland will deliver an address tonight
9. "All honor to them and shame thrice shame to us if we fail to uphold their hands"
10. Some said John print it others said Not so
Some said it might do good others said No. — Bunyan

Word Study. — Page 94.

rest,	wrest,	route,	rou _t ,
right,	rite,	wright,	write.

Study paragraphs 155-163, pages 86 and 87. Draw a line through the incorrectly used word in the following sentences :

1. By what road *shall* — *will* I send the goods ?
2. The umbrella *shall* — *will* be returned this evening. (promise)
3. You *shall* — *will* be thirty before I *shall* — *will*.
4. He cried, " I *shall* — *will* drown and nobody *shall* — *will* help me ! "
5. It took *sometime* — *some time* to build the Brooklyn bridge.
6. We hope to see it *some time* — *sometime*.
7. An orange is *rounder* — *more round* — *more nearly round* than a lemon.
8. He will *stop* — *stay* with us while in the city.
9. The Hon. William W. Westover is *stopping* — *staying* at the Grant House.
10. How long does the train *stop* — *stay* at the station ?
11. I never saw *such a high* — *so high* a spire.

Lesson 23.

Study paragraph 19, page 57.

Write a letter enclosing postal money order for two dollars to renew your subscription to "*The Independent*," published at 130 Fulton St., New York, for one year, commencing Oct. 1, 1903. Also request change in address. Give both the old and the new address. Head the letter *Easton, Pa., Sept. 24, 1903*. Your new address will be "*94 Main St., Oil City, Pa.*" See form of application and of money order [Form 8]. Fill out the application blank. In the actual transaction the order would not be made out until after the application. Enclose the money order with your letter.

Word Study. — Page 95.

salary,
sane,

celery,
seine,

scull,
seam,

skull,
seem.

Punctuation. — Review paragraphs 1–19, pages 38–44; and 28–32, pages 46 and 47. Punctuate the following:

1. Punctuation like other matters should be governed by common sense commas therefore should not be used without reason
2. Ye men of Athens I perceive that in all things you are too superstitious Paul
3. The names of countries kingdoms states etc are differently written in different languages
4. Referring to your letter of the 10th inst I would say etc
5. Students teachers and writers should know our language better than they do
6. If we know our weakness it becomes our strength Ruskin
7. Interest and ambition honor and shame friendship and enmity gratitude and revenge are the prime movers in public transactions
8. Grant Hayes Garfield Harrison and McKinley were born in Ohio
9. Errors like straws upon the surface flow
He who would search for pearls must dive below Dryden
10. Most gladly would I give the blood-stained laurel for the first violet which March brings us the fragrant pledge of the new-fledged year Schiller

Study paragraphs 163–184, pages 87 and 88. Mark the incorrectly used words in the following, as in previous lessons.

1. We should be *temperate* — *abstinent* in all things.
2. He may be more apt than you *think* — *think for*.
3. How did the accident *transpire* — *happen* — *occur*?
4. Do you doubt the *truth* — *veracity* of the statement? Then you doubt the *truth* — *veracity* of the author.
5. The *verdict* — *testimony* of all the witnesses being in, the case has been given to the jury and we shall soon have their *verdict* — *testimony*.
6. I *need* — *want* a carriage.

7. He would have *went* — *gone* to Baltimore if she had *went* — *gone* to Washington.
8. This is the man *who* — *which* owns the house.
9. *Who* — *whom* did you see?
10. I will not go *without* — *unless* you go.
11. Did you *witness* — *see* the display of fireworks?
12. Now I desire to go *worse* — *more* than before.

Lesson 24.

Review pages 26 and 27.

You are a manufacturer and have just received an order from *Morris & Ray, Providence, R. I.*, for Sorosis shoes, which cannot be filled at once. Write them that the demand for these shoes is so great that they cannot be made fast enough to meet it. Say that you will forward what you have on hand, if they desire, and the remainder in about fifteen days. Ask them to telegraph reply at your expense. Head the letter from this city today.

Punctuation. — Review pages 38–48. Punctuate and capitalize the following:

1. I ask your attention my friends to a story of long ago
2. her voice was ever soft gentle and low an excellent thing in woman shakespeare
3. fine art that in which the hand the head and the heart of man go together ruskin
4. D a farmer agrees to deliver to E a dairyman eighty quarts of milk at 6 30 a m every day for two months
5. some books are to be tasted others to be swallowed and some few to be chewed and digested Bacon
6. If you have read vanity fair you have read one of the best of thackerys books
7. Now jasper said mr bennett jasper was his son you must come home

Word Study. — Page 95.

seed,
seller,

cede,
cellar,

serge,
shone,

surge,
shown.

In many of the following sentences either of the italicized words can be used. Be prepared to explain the difference in meaning.

1. Will you *accept* — *except* this one?
2. I *advised* — *persuaded* him to go.
3. The incident was *aggravating* — *irritating*.
4. There is *apparently* — *evidently* no change in the temperature.
5. The blow has severed an *artery* — *a vein*.
6. The army secured his *assistance* — *assistants*.
7. Literature is Stedman's *avocation* — *vocation*.
8. The Russian student was *exiled* — *expelled*.
9. I saw the *bran* — *brand*.
10. I will *bequeath* — *devise* this to you.

Lesson 25.

Review pages 28 and 29.

Acting as correspondent for *Geo. H. Hughes & Co., Spokane, Wash.*, write a letter to *Knox & Sons, of Portland, Ore.*, reporting a shortage in a bill of goods received from them to-day. The invoice calls for one case containing fourteen pieces Crown Lining, but when opened it contained but twelve pieces. The case showed no appearance of having been opened in transit. Head your letter from *Spokane*, using the present date. Sign the company name per your name.

Punctuation. — Review pages 40–45. Punctuate the following:

1. Conduct says Matthew Arnold is three fourths of life
2. The following officers were elected Charles M. Ackroyd President William J. Walker Secretary Thomas Grey Treasurer
3. Community of interest is the root of justice community of suffering the root of pity community of joy the root of love George Eliot.

4. Among those present **were the following** S. S. Peck who made a speech **David King** with his wife and daughter **Robert Mason** etc
5. Credits will be allowed as follows No 1 25 marks No 2 25 marks No 3 50 marks
6. The Empire Express leaves New York at 8 30 A M and reaches Albany at 11 13 A M
7. Reaching New York in time for dinner is I find convenient
8. All proper names should begin with capitals as Illinois Maine Augusta Atlanta Boston

Word Study. — Page 95.

sleight,	slight,	stare,	stair,
specie,	species,	stationary,	stationery.

Be prepared to explain the difference in meaning of the words used in the following sentences :

1. You *can* — *may* go.
2. There is a small *kernel* — *colonel*.
3. The dealer was *convinced* — *persuaded*.
4. They won a *decided* — *decisive* victory.
5. Here is a good *example* — *problem*.
6. I *expect* — *suspect* Mr. Brown.
7. *Less* — *fewer* will be needed.
8. He has no *house* — *home*.
9. Apples are generally *healthy* — *wholesome*.
10. Did you weigh the *eleven* — *leaven*?

Lesson 26.

Review pages 30 and 31.

Acting as general passenger agent for the *New York Central & Hudson River Railroad Co.*, write a letter to *Mr. James M. Singer, G. P. A., Lake Shore R. R., Chicago, Ill.*, informing him of a change in the schedule of a certain fast train between New York and Chicago. Give name of train. Tell how much the

time is shortened. Inform *Mr. Singer* when the train leaves New York and when it is scheduled to arrive in Chicago. Give a reason for believing the time of arrival will be popular.

Write from *New York*, dating your letter to-day.

Punctuation.—Review pages 38–47. Punctuate the following:

1. He said the worm was punished sir for early rising
2. The fact is that water can be separated into its elements hydrogen and oxygen by passing an electric current through it
3. For every ounce of dry matter produced it is estimated that from fifteen to twenty five pounds of water must pass through the plant
4. Plants have two sources from which to obtain food the air and the soil
5. As the earth cooled its surface solidified
6. Rain snow ice frost have worn away the mountains and deposited the fragments as soil
7. The soil is not a mere inert mass it is a scene of life and activity. Movements of air and water actions of heat and evaporation life-rounds of countless microscopic organisms decay and disintegration of plants and soil particles—these are some of the activities of fertile soil. If our ears were delicate enough we should hear the shuffle of the workers the beating of the hammers and the roll of the tiny machinery. All things begin with the soil and at last all things come back to it. The soil is the cemetery of all ages the resurrection of all life L. H. Bailey.

Word Study.—Pages 95.

statue,
steal,

stature,
steel,

statute,
straight,

status,
strait.

Lesson 27.

Review paragraph 52, page 19.

You are soon to apply for a position and will require letters of recommendation. Write to *George R. Holmes* of *Herkimer, N. Y.*, by whom you were employed before entering school, requesting him to give you a letter of recommendation. Your work was satisfactory, and Mr. Holmes has said he would be glad to aid you at any time. Write from your place today.

Word Study. — Page 95.

tare,	tear,	threw,	through,
treatise,	treaties,	vacation,	vocation.

Explain the difference in meaning of the following :

1. He has a good *character* — *reputation*.
2. Will you *mind* — *remember* me?
3. I am *learning* — *teaching* the subject.
4. This will not *affect* — *effect* the result.
5. We have the *right* — *privilege*.
6. Did you notice his *presence* — *presents*?
7. Send a new *list* — *catalogue*.
8. The estate was divided *among* — *between* the heirs.
9. Orpheus C. Kerr has a *plurality* — *majority* of six hundred.
10. He is *mad* — *angry*.

Abbreviations. — Write the correct words or abbreviations for the following. See pages 164–169.

Md.,.....	Admx.,.....
Mo.,.....	Bldg.,.....
Me.,.....	Agt.,.....
Fla.,.....	C. F. I.,.....
Va.,.....	Dept.,.....
Wyo.,.....	C. W. O.,.....
Ky.,.....	Jr.,.....
La.,.....	yd.,.....

Lesson 28.

Read page 103.

Write a reply to the following advertisement, giving inducements for the person to locate in your place.

WANTED — A store to rent in a town of about 3000 population. Must be within one hundred miles of Providence. Address Frank C. Benton, Box 349, Providence, R. I.

Word Study. — Page 96

vain,	vein,	veracious,	voracious,
vary,	very,	vise,	vice.

Punctuation. — Review pages 38–51. Punctuate and capitalize the following:

1. He asked this question did the playwright have the right to write anything against that ancient rite
2. Mr. Pecks only near relatives are edward t peck an uncle of No 184 atlantic ave berth a r peck a sister of utica and two aunts mrs zeh and mrs carhart who are at present in germany
3. Have you read irvings humorous fictitious history of new york
4. At the end of the civil war the south was desolate
5. Kris Kringle is the dutch equivalent of st. nicholas or santa claus who fills the childrens stockings on christmas eve
6. tartars vandals and goths came from the north and settled within the roman empire
7. cardinal newman said do not keep your notions of right and wrong to yourself
8. He makes no friend who never made a foe tennyson
9. Patience is the strongest of strong drinks for it kills the giant despair douglas jerrold
10. They are never alone that are accompanied with noble thoughts sir philip sidney

Lesson 29.

Read page 104.

You have received the following letter:

WORCESTER, MASS., June 11, 1904.

(Your name.)

(Your place.)

(Salutation), — We are in the market for spruce and hemlock lumber. What quotations can you make on clear well seasoned spruce in lots of not less than 50,000 ft., and clear well seasoned hemlock in 14 ft. and 16 ft. lengths in lots of not less than 100,000 ft.?

Yours respectfully,

S. A. MEAD & SON.

Answer the above quoting spruce at \$30 and hemlock at \$24. Say that terms will be a note at sixty days or two per cent off for cash if paid within thirty days.

Mention quality of lumber and tell when it would be ready for delivery. Keep in mind that you are writing this letter to secure an order, and that orders make business.

Word Study. — Page 96.

wade,

weighed,

wait,

weight,

wave,

waive,

week,

weak.

Explain the following:

1. He was *captured* — *captivated*.
2. The children ran *in* — *into* the house.
3. There is a *calendar* — *calender* in the work-room on the first floor.
4. We are to meet the *council* — *consul* this afternoon at four.
5. The doctor had no *patience* — *patients*.
6. He is a *free mason* — *freemason*.
7. Let us inspect the *roundhouse* — *round house*.
8. He has a small *stationery* — *stationary* stand.
9. We object to the *principle* — *principal*.

Lesson 30.

Read pages 51 and 52.

You are desirous of obtaining employment as a stenographer (or bookkeeper) with the *Cataract Electric Co. of Buffalo, N. Y.* Although you are not aware of any vacancy write a letter of application, stating your age, qualifications, and experience, and requesting that your letter be filed for future consideration if there is no opening at present. Write from your home, dating the letter today.

Punctuation. — Punctuate the following and indicate needed capitals. Review pages 38-51.

1. The franks a warlike people of germany gave their name to
france
2. Received forty six dollars \$46 on account
3. Study your business devise new methods be able to give your
employer information
4. London is the largest city in england new york in the united
states paris in france
5. Ruskins sesame and lillies is full of fascinating thought
6. John B. Gough's last words were young man make your record
clean
7. Sir Thomas Overbury said the man who has nothing to boast
of but his illustrious ancestry is like a potato the only good
belonging to him is underground
8. We live in deeds not years in thoughts not breaths
In feelings not in figures on a dial
We should count time by heart-throbs he most lives
Who thinks most feels the noblest acts the best
Philip James-Bailey.
9. Our actions depending upon ourselves may be controlled while
the powers of thinking originating in higher causes cannot
always be moulded to our wishes George Washington
10. No one who cannot master himself is worthy to rule and only
he can rule Goethe

SUGGESTIONS FOR LETTERS AND TELEGRAMS

We add these suggestions for letters and telegrams in order to assist the teacher in providing additional class-work. "Practice makes Perfect." The length of the course required will depend on the class and can be determined by the teacher. Most classes should write a large part of the letters suggested ; some, perhaps, will be able to omit part of them.

1. You have learned through a friend, Mr. Robert E. Lawlor, who is in the employ of the American Steel Co., Schenectady, N. Y., that they are in need of the services of a stenographer and typewriter operator. Write applying for the position.

2. You have been in the employ of Harwood & Elmore, of Cleveland, Ohio, for three years, as bookkeeper. They are about to dissolve partnership. Write to the principal of the school from which you were graduated, asking him to assist you in securing another position.

3. You are travelling salesman for the firm of Tompkins & Spierre, 765 Broadway, New York, manufacturers of sporting goods. Write them from Utica, N. Y., enclosing an order (six items) which you have received from Johnson & Co. of that city. Give them information regarding the prices at which you sold the goods and instructions as to when and how to ship them. Tell them where to direct their next letter to you. Ask them for fifty dollars for expenses.

4. You have been offered a position with the American Express Co. in New York at a salary of \$100 per month. Write accepting the position. State when you will be ready to begin work.

5. Write declining the position, explaining your refusal.

6. You have invented and patented an adjustable coat-hanger. Write to the American Novelty Co., Broadway and 16th St., New

York, asking them to sell it for you on commission. Offer them a commission of 20 & 5%. The hanger should sell at 10¢ each; 90¢ per dozen; \$8.50 per gross. Describe the hanger in such a way as will interest your correspondent. Tell them you send them sample under another cover.

7. A friend, Miss Eleanor P. Miller, of Baltimore, informs you that her cousin, Miss Grace T. Miller, is visiting in your city, and asks you to do what you can to make her visit a pleasant one. Write to Miss Grace Miller, at a suitable address in your city, asking her if you may call to see her on Thursday evening.

8. Suppose you have called on Miss Miller. Write inviting her to attend a concert given by the Philharmonic Club of your city.

9. Write Miss Miller's reply accepting your invitation.

10. You have received a letter from Arnold & Co., of Philadelphia, asking regarding the responsibility of the firm of Hutchins Bros., of your place. Reply giving favorable information.

11. Reply giving unfavorable information.

12. Write to Mr. Arthur G. White, of Mobile, Alabama, a former employer, asking him for the use of his name as reference.

13. In reply to your advertisement for a clerk, you have received an application from Harold Jennings, of Boston, Mass. He gives you the name of Rev. H. L. Watson, of Boston, as reference. Write to Mr. Watson inquiring regarding the character and ability of Mr. Jennings.

14. You have a Remington typewriter which has been in daily use for six years. You desire to exchange it for a new machine with all the latest improvements. Write to Wyckoff, Seamans & Benedict, 327 Broadway, New York, asking them what they will allow you for the old machine and their best price for a new machine. Give them the factory number of your typewriter.

15. An intimate friend, Miss Amelia W. Tillinghast, has recently passed the Civil Service examination. Write congratulating her on her success.

16. You are in need of the services of a bookkeeper. You prefer one who has knowledge of telegraphy. Write to Howard & Co., of

Albany, asking them to recommend one of their students to you. You are not particular whether you employ a young man or a young woman.

17. You are a telegraph operator. Write to Thomas D. Randolph, General Superintendent of the C. & A. R. R. Co., Chicago, Ill., applying for a position.

18. You are a furniture dealer. You have on hand a large number of office desks which you are anxious to sell before the holiday season. To do this, you are willing to cut the regular price 20%. Write a circular letter which you will send to one hundred of your customers. Mention some particular features of the desk which will help to sell it, and call attention to the reduced price.

19. A train on which you were travelling collided with a freight train. Many passengers were injured. You escaped with slight bruises. Telegraph your mother at her home to that effect.

20. Telegraph your travelling salesman, John J. Cooke, at the Prebble House, Portland, Maine, to call on Huntington Bros., 98 Main St., and secure order. Huntington Bros. have written you for catalogue and prices.

21. Write to Huntington Bros., as above, informing them that you have instructed your agent to call with samples, etc. Express a desire to receive their order.

22. You have been away on vacation. Illness prevents your returning to work at the specified time. Telegraph your employer telling him you will return next Monday.

23. Your subscription to The Outlook, published at 287 Fourth Ave., New York, has expired. Write renewing your subscription for one year, enclosing money order for three dollars.

24. Your subscription to The Outlook, as above, has expired. Write asking them to discontinue the paper. Be sure to give the address to which the paper has been sent.

25. Write to your friend, Nelson E. Paige, congratulating him on his graduation, with honor, from the School of Law, Harvard University, Cambridge, Mass.

26. Your account with the New Haven Manufacturing Co., New Haven, Conn., will be due the 1st of next month. Write asking an extension of time for ten days. Give reason for asking the favor.

27. You have had three years' experience as stenographer (or book-keeper) with a wholesale grocery house. You desire to change your position. From various directories you have secured the names of one hundred firms doing business in the line in which you would like to engage. Write a specimen letter of application, a copy of which you will send to each of these firms.

28. Write to the American Book Co., 33 Union Square, New York, ordering: 24 Standard Commercial Arithmetic, 20 Practical Speller, 15 Adams' Commercial Geography, and 25 Peck's Commercial Law. Mention the Chemical Bank of New York as reference.

29. On the 25th ult., you ordered dry goods of John Briggs & Co., Troy, N. Y. They were to have been delivered on the 1st inst. You have not received them. Write inquiring regarding delay.

30. Ten days later, the dry goods have not come. Write John Briggs & Co., telling them you are losing trade by their delay. Suggest the necessity of countermanding the order unless goods arrive within a day or two.

31. Write a general letter of recommendation for a former employee, Walter Stevenson. Suppose he worked for you for one year and you were pleased with his work.

32. William J. Lawton, of Oneida, N. Y., has written asking you to send him goods amounting to fifty dollars on three months' credit. Write to Henning & Co., of Oneida, asking them if they would consider it wise to grant Mr. Lawton's request.

33. Write Henning & Co.'s reply giving reasons why they would refuse to grant request.

34. Write Mr. Lawton refusing to open account. Of course you will not mention Henning & Co. in this letter.

35. Write a letter to the Manager of the Standard Oil Co., Buffalo, N. Y., resigning your position as secretary. Inform him when you will leave.

36. You are about to add a stationery department to your book business. Write to the Atlanta Paper Co., Atlanta, Georgia, asking them for their best terms and prices. Request a copy of their catalogue and sample book.

37. Write to Mr. Charles T. Kelley, Harrisburg, Pa., calling his attention to his account of \$356.87, which is overdue.

38. Write to Mr. Kelley, as above, informing him that you have drawn at sight for the amount of his account through the First National Bank of Harrisburg.

39. Write to the superintendent of some charitable institution enclosing your check for ten dollars. Express your appreciation of the work the institution is doing.

40. Edward T. Davis, of Savannah, Georgia, has sent you invoice for goods which you ordered from him. There is an error in the invoice of five dollars in your favor. Write him calling his attention to the same. Tell him you will send check on receipt of corrected invoice.

41. Write to the registrar of Harvard University, Cambridge, Mass., asking him to send you a copy of their prospectus for the coming year.

42. Write a letter to your friend, Edward F. Hanley, Dayton, Ohio, congratulating him upon his approaching marriage.

43. Prepare a "Want" advertisement to be inserted in a daily paper, calling for an experienced bookkeeper. Ask for information regarding age, experience, and references. Direct that replies should be addressed to Box 36.

44. Write a letter to a former teacher asking for information regarding the whereabouts of a school friend.

45. Write a circular letter to be sent to a number of your customers calling their attention to a lot of umbrellas you have in stock. Speak of the steel frame, Dresden and natural wood handles, quality of silk, and price.

46. You have returned home after a visit of two weeks at the home of a friend, Mrs. George D. Reynolds, Camden, N. J. Write to her, telling her of your arrival at home. Thank her for her kindness to you and tell her you enjoyed your visit.

The following advertisements for business assistants were clipped from the "New York Herald." We would suggest that students be required to answer a number of them, being particular that all the information called for is given and that the address and superscription are correct. There is no better practice for the business student than writing letters of application for a position.

A REPRESENTATIVE young man of good education, ability, and energy to assist in importer's office, where painstaking, quick, and intelligent work is required in book-keeping, shipping, correspondence, and general office work; permanent place; state salary, references, &c. Address Advancement, Box 244, Herald, Downtown.

ASSISTANT bookkeeper and stenographer, young lady, in wholesale house; state experience and salary. Address G. M., 202 Herald, Harlem.

ASSISTANT Bookkeeper. — Young man, Christian, age about 20, quick at figures, good penman; salary to start, \$7. Address, giving references, &c., Competent, 332 Herald, 23d St.

BOOKKEEPER, Double Entry System, capable of taking charge of entire office work; only those having thorough experience need apply; references. Address C. H. J., Box 416, Herald.

BOOKKEEPER; must be experienced in double entry; state full particulars as to age, references, and salary. Bookkeeper, 89 Herald, Downtown.

STENOGRAPHER and typewriter, first-class, for law work; one willing to make her personal engagements for evenings of secondary importance to emergency calls for service; good salary for competency. Address, giving experience, Mutual, 127 Herald, Downtown.

STENOGRAPHER, must be experienced, well educated, good personal appearance; state salary, which must be moderate. Broker, 179 Herald, 23d St.

STENOGRAPHER, typewriter, and bookkeeper for light, pleasant work; must be young lady of prepossessing appearance, correct at figures and businesslike; to such permanent position and liberal wages. Exceptional, 392 Herald.

STENOGRAPHER, typewriter; must be thoroughly experienced, rapid, accurate, and well educated; \$12, rapid advancement, Edwards, 25 Herald, Downtown.

STENOGRAPHER. — Wanted, accurate stenographer for permanent position; state experience fully, also machine operated and whether knowledge of bookkeeping. Address Future, 218 Herald, Downtown.

WANTED — Young man as stenographer; must be neat, quick, and correct, and come well recommended; answer by letter. J. J., 228 Herald, Downtown.

TITLES

It is customary, when addressing a person, to use some title in connection with the name. What this title shall be is determined by the sex, the scholastic prominence, or the official position of the one addressed.

The following are the ordinary titles prefixed to names :

Mr., the abbreviation for Mister, used in addressing a man.

Messrs., the abbreviation of Messieurs, used when addressing more than one man.

Master, used in addressing a boy.

Miss, which is prefixed to the name of an unmarried woman.

Misses, used in addressing several unmarried women.

Mrs., the abbreviation for Mistress, used when addressing a married woman.

Mmes., the abbreviation of Mesdames, used in addressing several women, some of whom are married.

Dr., the abbreviation of Doctor, used when addressing a physician.

Prof., the abbreviation of Professor, used in addressing one who holds a professorship in some college.

Hon., the abbreviation of Honorable, used when addressing judges, mayors, senators, representatives, and others distinguished in public life, even after their term of office has expired.

Rev., the abbreviation of Reverend, used when addressing clergymen.

Rt. Rev., the abbreviation of Right Reverend, used when a bishop is addressed.

His Excellency is prefixed to the name of the president of the United States or to the name of the governor of any state.

Esq., the abbreviation of Esquire, follows the name of a distinguished member of the legal profession. It should not be used when a title precedes the name.

NOTES. — When a title follows a name, a comma should be placed after the name.

All the academic degrees are written in the abbreviated form after the name.

Where two or more degrees are written together, after a name, the highest is placed last.

Business Titles

President	Pres.	Assistant Secretary . .	Asst. Sec.
Vice President	V. Pres.	Treasurer	Treas.
Superintendent	Supt.	Librarian	Librarian
Manager	Mgr.	Agent	Agt.
Secretary	Sec.		

Scholastic Titles

Bachelor of Arts . .	A. B. or B. A.	Doctor of Medicine	M. D.
Bachelor of Laws	LL. B.	Doctor of Music	D. M. or Mus. D.
Bachelor of Letters	B. Lit.	Doctor in Pharmacy	Phar. D.
Bachelor of Science	B. S.	Doctor of Philosophy	Ph. D.
Civil Engineer	C. E.	Graduate in Pharmacy	Phar. G.
Doctor of Dental Surgery . .	D. D. S.	Master of Arts	A. M. or M. A.
Doctor of Divinity	D. D.	Mechanical Engineer	M. E.
Doctor of Laws	LL. D.	Master of Science	M. S.
Doctor of Letters	Lit. D.		

Foreign Service

Envoy Extraordinary and Minister		Secretary of Legation . .	Sec. Leg.
Plenipotentiary	E. E. and M. P.	Consul General	C. G.
Minister Plenipotentiary	Min. Plen.	Consul	C.
Minister Resident	Min. Res.		

Ecclesiastical. Roman Catholic

Holy Father	H. F.	Rural Dean	R. D. or Rur. Dn.
His Holiness	H. H.	Chancellor	Chanc.
Cardinal	Card.	Canon	Can.
His Eminence	H. E.	Provost	Prov.
Archbishop	Abp.	Brother	Br., Bro.
Bishop	Bp.	Sister	Sr., Sist.
Abbott, Abbess	Abb.	Rector	Rect.
Prior, Prioress	Pr.	Father, Friar	Fr.
Monsignor	Monsig.	Most Reverend	Most Rev.
Prothonotary Apostolic	Prot. Ap.	Right Reverend	Rt. Rev.
Domestic Prelate	Dom. Prel.	Very Rev.	V. R. or Very Rev.
Private Chamberlain	Priv. Chamb.	Doctor of Divinity	D. D.
Provincial	Prov. or P.	Vicar Apostolic	V. A. or Vic. Ap.
Superior	Sup.	Diocese	Dioc.
Vicar-General	V. G.	Pastor	Past.
Vicar Forane	V. F.	Saint	St.

Military and Naval Service

General	Gen.	Admiral	Adm. or Adml.
Lieutenant General	Lt. Gen.	Vice Admiral	V. Adml.
Major General	Maj. Gen.	Rear Admiral	R. Adml.
Brigadier General	Brig. Gen.	Commodore	Commo.
Colonel	Col.	Commander	Com.
Lieutenant Colonel	Lt. Col.	Lieutenant Commander	Lieut. Com.
Major	Maj.	Master	Mas.
Captain	Capt.	Ensign	Ens.
Lieutenant	Lieut.	Midshipman	Mid.

Government Service

President	Pres.	Chief Justice	C. J.
Vice President	V. Pres.	Justice	Jus.
Attorney General	Atty. Gen.	Governor	Gov.
Postmaster General	P. M. G.	Lieutenant Governor	
Member of Congress	M. C.	Lt. Gov. or Lieut. Gov.	
Senator	Sen.	District Attorney	Dist. Atty.
Representative	Rep.		

Miscellaneous Abbreviations Used in Business

Account	Acct. or acct. or a/c.	Avoidupois	Avoir.
Account Sales	Acct. Sales	Balance	Bal.
Administrator	Admr.	Bales	bls.
Administratrix	Admx.	Barrel	Bbl. or brl.
Advertisement	Adv. or ad.	Before Christ. British Columbia	B. C.
Against	vs.	Before Noon	A. M.
Agent	Agt.	Bill of Lading	B/L.
All correct	O. K.	Bill of Sale	B/S.
Amount	Amt.	Bought	Bot.
Anonymous	Anon.	Brother	Bro.
Appendix	App.	Building	Bldg.
April	Apr.	Bundles	bdls.
Assistant	Asst.	Bushel	bu.
At	@	Care of	c/o.
Attorney	Atty.	Cashier	Cash.
August	Aug.	Cash (or collect) on Delivery	C. O. D.
Avenue	Ave.	Cash with order	C. W. O.

Catalogue	Cat.	Gross	gro.
Cent	ct. or ¢.	Handkerchief	hdkf.
Charges	Chgs.	Hogshead	hhd.
Check	Ck.	Hundred. Hundreds. . .	hund. or C.
Collection. Collector . . .	Coll.	Hundredweight	cwt.
Company County	Co.	Inch. Inches	in.
Cost, Freight, and Insurance . .		Instant (present month) . .	Inst.
. C. F. I. or c. f. i.		Insurance	Ins.
Court House	C. H.	Interest	Int.
Credit	cr.	In the year of our Lord . . .	A. D.
Day	da.	Inventory	Inv.
December	Dec.	I owe you	I. O. U.
Defendant	Deft.	January	Jan.
Department	Dept. or Dpt.	Junior	Jr.
Discount	Disc.	Justice of the Peace	J. P.
Ditto (the same)	do.	Last. Of the last month . .	ult.
Dozen	doz.	Letter of Credit	L/C.
Draft	Dft.	Limited	Ltd.
Each	ea.	Liter	l.
Errors excepted	E. E.	Major	Maj.
Errors and omissions excepted . .		Manufacturing	Mfg.
. E. & O. E.		Manuscript	MS.
Et cetera (and so forth) . . etc. or &c.		March	Mar.
Exchange	Exch.	Memorandum. Memoranda .	Mem.
Executor	Exec.	Merchandise	Mdse. or mdse.
Executrix	Execx.	Meter	m.
Express. Example	Ex.	Methodist Episcopal	M. E.
February	Feb.	Minute	min.
Figure	fig.	Month	mo.
Firkin	fir.	Mortgage	Mtg.
Folio	Fol.	Mountains	Mts.
Foot. Feet	ft.	Namely. To wit. SS. or ss. or viz.	
For example	e. g.	Next. Of the next month . .	prox.
For the time being.	Pro. tem.	North America	N. A.
. or pro tem.		Notary Public	N. P.
Free on board . . F. O. B. or f. o. b.		Note well. Take notice . . .	
Freight	Frt. (Nota Bene) N. B.	
Friday	Fri.	November	Nov.
Gallon. Gallons	gal.	Number	No. or 2.
Gentlemen. Sirs	Messrs.	October	Oct.
God willing (Deo volente) . . .	D. V.	Ounce	oz.
Grain	gr.	Package	pkg.
Gram	g.	Page	p.
Grand Army of the Republic .	G. A. R.	Pages	pp.

Paid	Pd.	Senior	Sr.
Peck	pk.	September	Sept.
Per cent (by the hundred)	%	Steamer	Str.
Piece	pc.	Steamship	S. S.
Pint	pt.	Street. Saint	St.
Place of the Seal	L. S.	Sunday	Sun.
Plaintiff	Plff.	Sundries	Sunds.
Postmaster. Afternoon	P. M.	That is	i. e.
Postoffice	P. O.	Thousand. Noon	M.
Postscript	P. S.	Thursday	Thurs.
Pound (in weight).	lb.	Transpose	Tr.
Quart	qt.	Tuesday	Tues.
Quarter. Quire.	qr.	United States	U. S.
Question	Q.	United States of America	U. S. A.
Railroad	R. R.	United States Mail	U. S. M.
Railway	Ry.	Unknown	incog.
Received	Recd.	Volume	Vol.
Registered	Reg.	Wednesday	Wed.
Returned	Retd.	Week	wk.
Roman Catholic R. C. or Rom. Cath.		Weight	wt.
Rural Free Delivery	R. F. D.	Yard	yd.
Saturday	Sat.	Year	yr.

Abbreviations of Names of States and Territories

AS GIVEN IN THE UNITED STATES OFFICIAL POSTAL GUIDE FOR 1903

NOTE. Abbreviations poorly written are often misread. Some people consider it is better to write the name of the state in full.

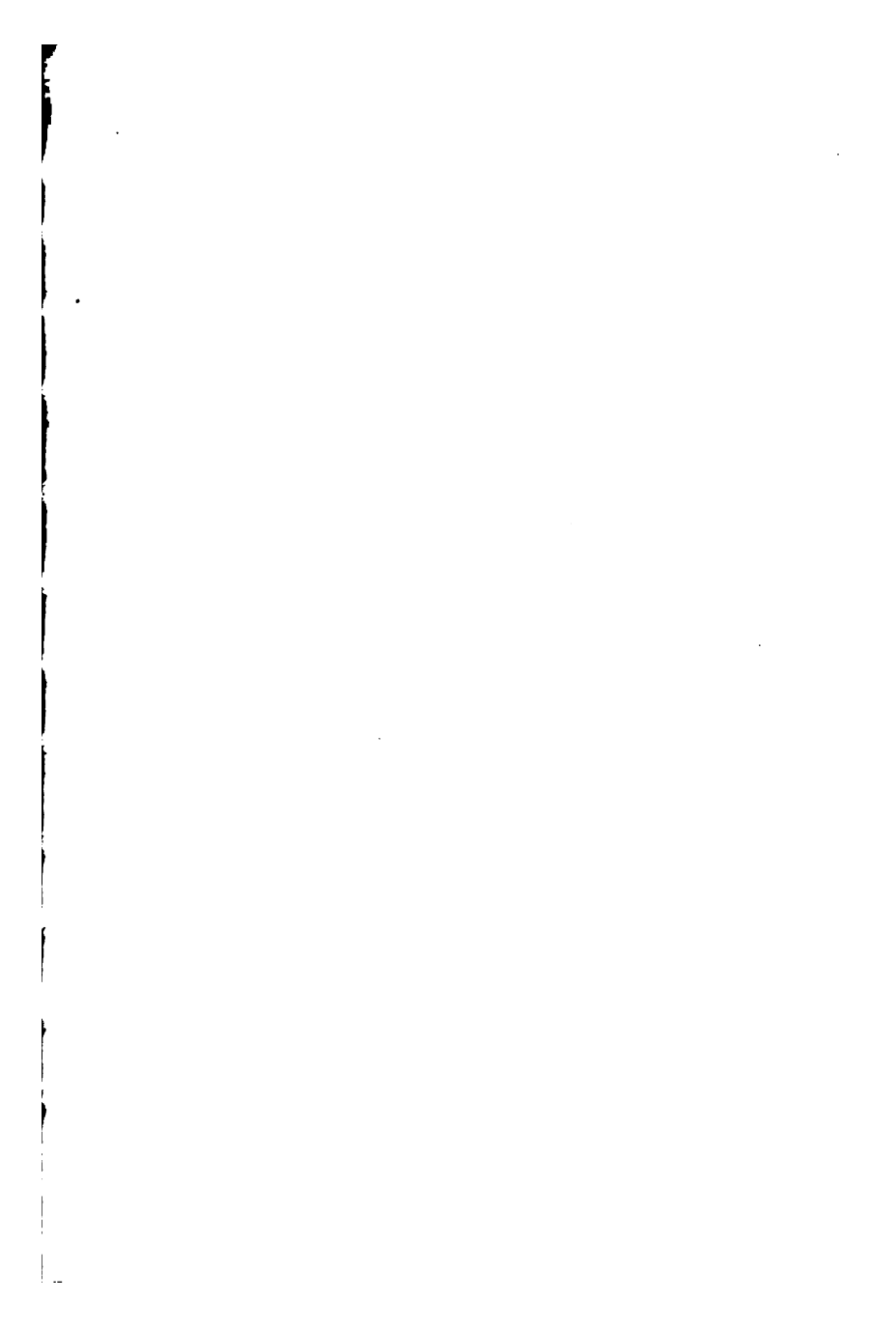
Alabama	Ala.	Indian Territory	Ind. T.
Alaska Territory	Alaska	Iowa	Iowa
Arizona Territory	Ariz.	Kansas	Kans.
Arkansas	Ark.	Kentucky	Ky.
California	Cal.	Louisiana	La.
Colorado	Colo.	Maine	Me.
Connecticut	Conn.	Maryland	Md.
Delaware	Del.	Massachusetts	Mass.
District of Columbia	D. C.	Michigan	Mich.
Florida	Fla.	Minnesota	Minn.
Georgia	Ga.	Mississippi	Miss.
Hawaii Territory	Hawaii	Missouri	Mo.
Idaho	Idaho	Montana	Mont.
Illinois	Ill.	Nebraska	Nebr.
Indiana	Ind.	Nevada	Nev.

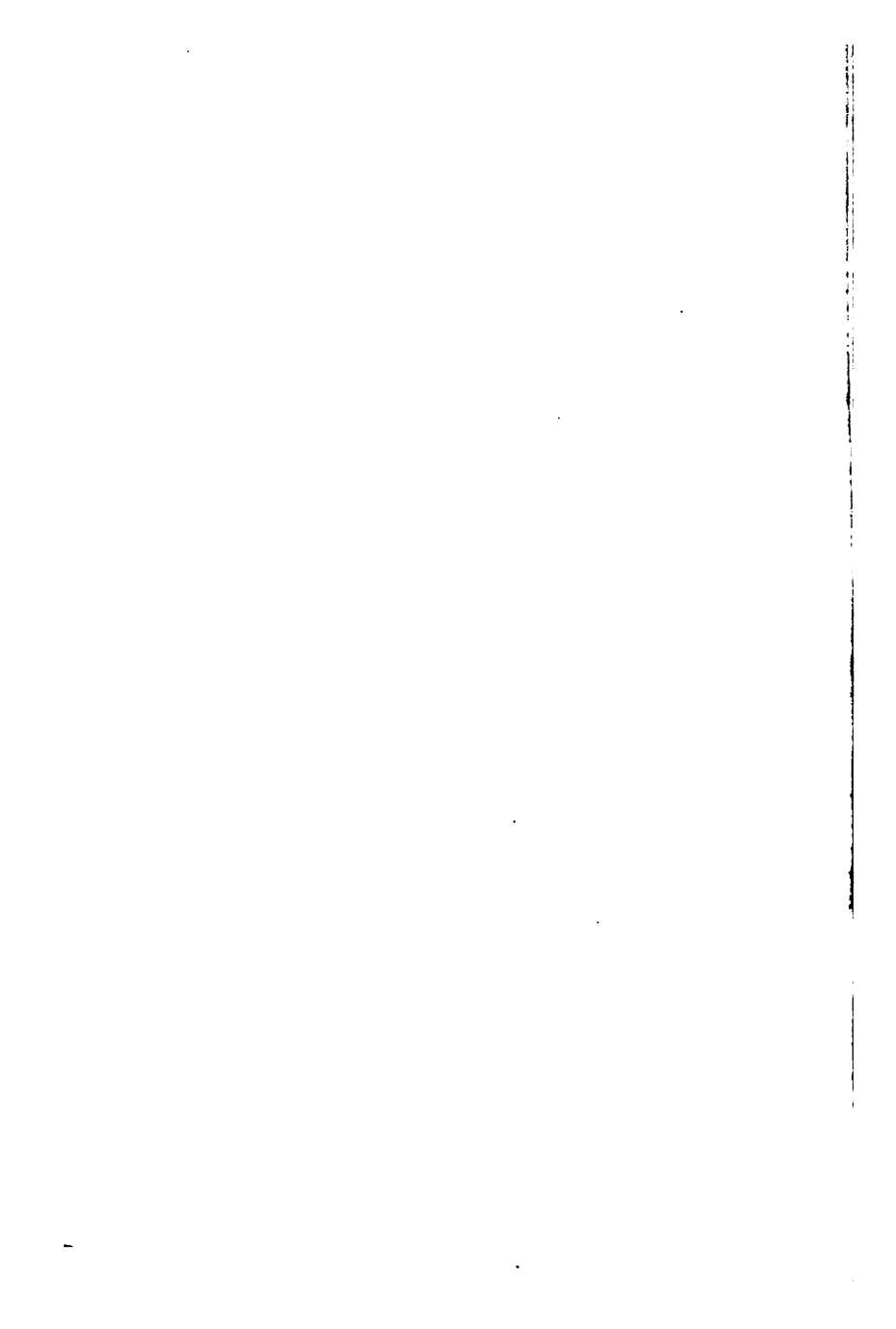
New Hampshire	N. H.	Samoa	Samoa
New Jersey	N. J.	South Carolina	S. C.
New Mexico Territory	N. Mex.	South Dakota	S. Dak.
New York	N. Y.	Tennessee	Tenn.
North Carolina	N. C.	Texas	Tex.
North Dakota	N. Dak.	Utah	Utah
Ohio	Ohio	Vermont	Vt.
Oklahoma Territory	Okla. T.	Virginia	Va.
Oregon	Oregon	Washington	Wash.
Pennsylvania	Pa.	West Virginia	W. Va.
Philippine Islands	P. I.	Wisconsin	Wis.
Porto Rico	P. R.	Wyoming	Wyo.
Rhode Island	R. I.		

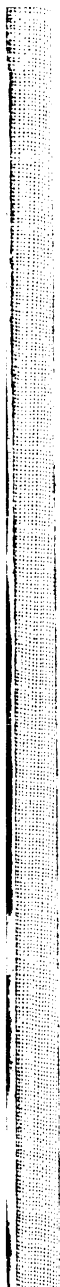
Abbreviations of Railroad and Telegraph Companies

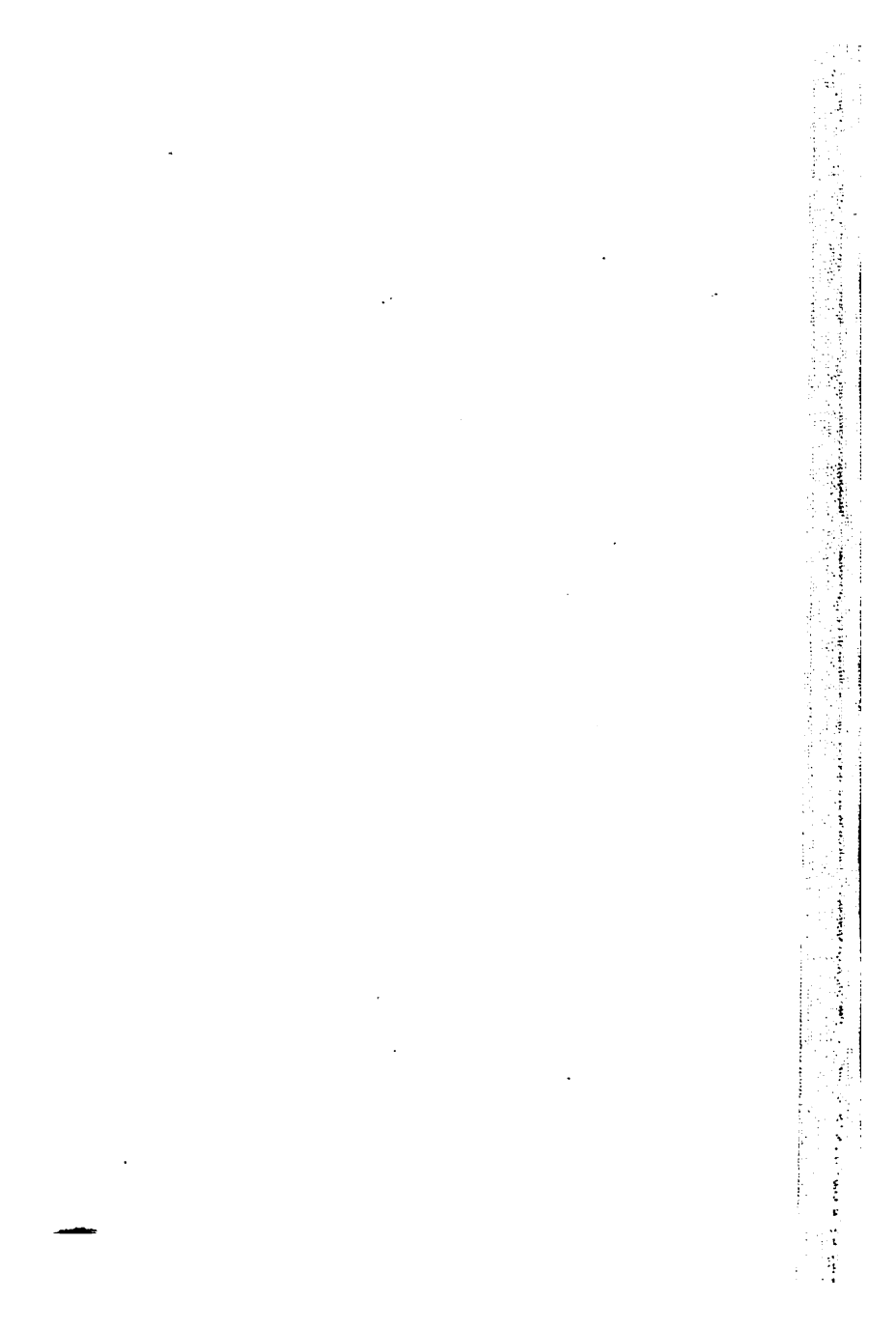
In the body of a letter when speaking of a railroad, "R. R." is generally omitted, the abbreviation being understood. In a superscription, however, the full abbreviation should be given.

Atchison, Topeka & Santa Fé	A., T. & S. F.	Michigan Central	M. C.
Atlantic Coast Line	A. C. L.	Missouri Pacific	M. P.
Baltimore & Ohio	B. & O.	New York Central & Hudson River	N. Y. C. & H. R.
Boston & Albany	B. & A.	New York, New Haven & Hartford	N. Y., N. H. & H.
Boston & Maine	B. & M.	New York, Ontario & Western	N. Y., O. & W.
Canada Atlantic	C. A.	Northern Pacific	N. P.
Canadian Pacific	C. P.	Pennsylvania Railroad	P. R. R.
Central Vermont	C. V.	Pittsburg, Fort Wayne & Chicago	P., Ft. W. & C.
Chicago & Alton	C. & A.	Rock Island	R. I.
Chicago, Milwaukee & St. Paul	C., M. & St. P.	Seaboard Air Line	S. A. L.
Delaware & Hudson	D. & H.	Southern Pacific	S. P.
Delaware, Lackawanna & Western	D., L. & W.	Southern Railway	S. R.
Erie Railroad	E. R. R.	Texas & Pacific	T. & P.
Great Northern	G. N.	Ulster & Delaware	U. & D.
Grand Trunk	G. T.	Union Pacific	U. P.
Lake Erie & Western	L. E. & W.	West Shore	W. S.
Lake Shore & Michigan Southern	L. S. & M. S.	Western Union Telegraph Co.	W. U.
Long Island	L. I.	Postal Telegraph Co.	P. T.
Louisville & Nashville	L. & N.		









SEP 17 1930

